

## MICRO-CREDIT ENTERPRISE

First Name SARAH Middle Name .....

Surname MENSAH #K2

Date of Birth 17/09/1980 Age ..... Gender FEMALE

Postal Address ..... House Address 20 / ONE SYBIL

NOTE: please indicate a visible landmark to your home address HOLYWOOD SCHOOL

Years at this current address 11 mm/yyyy Rent ☒ Own ..... Mortgage .....

Mobile 0209262587 Email .....

Spouse Name MISTIWELL Last Name KESON

Mobile # 0205005001 Email .....

Date of birth dd/mm/yyyy ..... Age ..... Number of children 4 dependents 2

Employment

Self Employed ☒ Employee ..... Unemployed .....

Profession ..... Employer Name and address .....  
..... years of experience 7

Business location. Indicate visible landmark ELMINA HARBOR

Self employed: business type and details SELLS DRINKS AND STAFFS

Income details

Monthly ..... weekly 3,500 Daily 500

Previous loan obtained from MJY3 GHc ..... Date .....

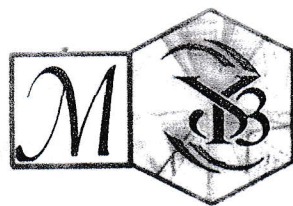
Current working capital GHc ..... Loans from other sources GHc ..... Date .....

identification

Identification: National ID # GHA-7192937592 Passport # .....

Date of issue 03/02/2020 Expiry date 02/02/2030 Place of Issue ACCRA

Purpose for the loan 1000 FOR BUSINESS



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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

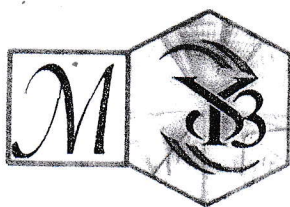
PAYMENT PERIOD.....FOUR..... MONTHS

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  
(SARAH MENSAH) 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 23/01/2025

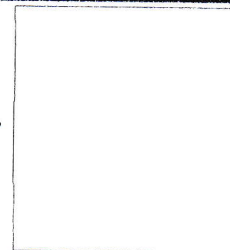




Loan guarantor form

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## Guarantor



I VIDA MENSAH hereby guarantee a loan of GHc .....

Being granted to (Full name of borrower) SARAH MENSAH

Whom I am related to as FRIEND

I VIDA 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 18/11/1987 Age ..... Gender FEMALE

Mobile 0550088313 Email .....

Postal Address..... House Address 20/ONG SYBIL

Please indicate a visible landmark BEHIND STATION POLICE STATION

Identification: National ID # GHA-719010417-0 Passport # .....

Date of issue 30/01/2020 Expiry date 29/01/2030 Place of issue ACCRA

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

Self employed ☒ nature of business HAIR DRESSER

Business location/address POLICE BEHIND POLICE STATION

Please indicate a visible landmark.....

Unemployed.....

Profession ..... years of experience 5

Guarantor's income details. Monthly..... Weekly 1500 Daily 300

Guarantor's signature/thumb print ..... Date 23/01/2025

## 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, SARAH MENSAR, 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, N/A IBRAHIM KHALID do hereby agree that I am serving as interpreter  
for SARAH MENSAR and VIDA MENSAR

(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) N/A

Client signature and thumb print (Required) SARAH MENSAR

Guarantor signature and thumb print (Required) VIDA MENSAR