



MICRO-CREDIT ENTERPRISE

First Name ESHER Middle NameSurname YARIELDate of Birth 09/05/1990 Age Gender FEMALEPostal Address House Address AM 3 / AMOADANOTE: please indicate a visible landmark to your home address BEHIND THE COMMUNITY CENTERYears at this current address 10 mm/yyyy Rent Own ☒ MortgageMobile 0546101229 EmailSpouse Name ANTHONY Last Name ANTHONY

Mobile # Email

Date of birth dd/mm/yyyy Age Number of children 3 dependents 3EmploymentSelf Employed ☒ Employee UnemployedProfession Employer Name and address
..... years of experienceBusiness location. Indicate visible landmark AMOADASelf employed: business type and details SELLS BOWLS AND GARIIncome detailsMonthly weekly GH¢ 1800 Daily GH¢ 200

Previous loan obtained from MJY3 GHc Date

Current working capital GHc Loans from other sources GHc Date

identificationIdentification: National ID # GH¢ 719528211-4 Passport #Date of issue 05/02/2020 Expiry date 04/02/2030 Place of Issue ACCRA

Purpose for the load



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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
(ESTHER YARIEL.....) IN THE FAMIE..... 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 30/05/2024



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Guarantor

I CECILIA QUAYSON hereby guarantee a loan of GHc

Being granted to (Full name of borrower) ESTHER YARTEL

Whom I am related to as FRIEND

I CECILIA QUAYSON 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 11/05/1996 Age Gender FEMALE

Mobile 0543892757 Email

Postal Address House Address AM 24 AMOADA

Please indicate a visible landmark BEHIND THE COMMUNITY CENTER

Identification: National ID # GHA-712940081-4 Passport #

Date of issue 28/05/2019 Expiry date 27/05/2029 Place of issue ACCRA

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

Self employed ☒ nature of business SELLS CHARCOAL

Business location/address ELMIMA SEA VIEW

Please indicate a visible landmark SEA VIEW

Unemployed.....

Profession years of experience 2

Guarantor's income details. Monthly..... Weekly GH¢ 1200 Daily GH¢ 200

Guarantor's signature/thumb print [Signature] Date 30/05/2024

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 ESTHER YARTEL..... 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 IBRAHIM KHALIL..... do hereby agree that I am serving as the interpreter for ESTHER YARTEL..... and CECILIA QUAYSON.....

(Borrower)

(Guarantor)

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