



MICRO-CREDIT ENTERPRISE

First Name CIFTY Middle Name

Surname OTSO

Date of Birth 06/10/1974 Age Gender Female

Postal Address House Address 10/20 something, Elmina

NOTE: please indicate a visible landmark to your home address

Years at this current address 2 mm/yyyy Rent Own ☒ Mortgage

Mobile 0596158396 Email

Spouse Name John Last Name Eshun

Mobile # Email

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

Employment

Self Employed ☒ Employee Unemployed

Profession Employer Name and address

..... years of experience 25

Business location. Indicate visible landmark New Market

Self employed: business type and details Sells Plastic Bowls

Income details

Monthly weekly GHS 600 Daily GHS 100

Previous loan obtained from MJY3 GHc 800 Date 04/10/2023

Current working capital GHc 800 Loans from other sources GHc Date

Identification

Identification: National ID # ATA-723669414-4 Passport #

Date of issue 09/07/2020 Expiry date 08/07/2030 Place of Issue Elmina

Purpose for the loan GHS 1000 FOR HER BUSINESS



MICRO-CREDIT ENTERPRISE

Loan repayments

Daily GHc Weekly GHc GHd 83 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
(..... fifty 000) 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 12/02/2024



MICRO-CREDIT ENTERPRISE

Guarantor

I FRANCIS MENSAN hereby guarantee a loan of GHc 1000

Being granted to (Full name of borrower) ALFRED OTOO

Whom I am related to as COUSIN

I FRANCIS MENSAN 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 08/09/1969 Age Gender MALE

Mobile 0246009304 Email

Postal Address..... House Address HN 46/13B LIME STREET

Please indicate a visible landmark BEADE HAYWOOD PREPARATORY SCHOOL

Identification: National ID # Ghana Card Passport #

Date of issue 07/07/2020 Expiry date 06/07/2030 Place of issue ELMINA

Employment details. Employee..... Employer Name and address P.K. MENSON AND SONS
(SALT PRODUCER) AT DENTED

Self employed nature of business

Business location/address

Please indicate a visible landmark.....

Unemployed.....

Profession FIELD SUPERVISOR years of experience 519

Guarantor's income details. Monthly GH900 Weekly Daily

Guarantor's signature/thumb print [Signature] Date 12/02/2024

Official use only

Loan officer.....

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I GIFTY OTOD 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 clints 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


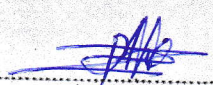
DEFAULTING CLIENT AND GUARANTOR'S PROPERTY/S SHALL BE CONFISCATED FOR THE PURPOSE OF RECOVERING THE OWED AMOUNT.


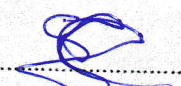
INTERPRETER DECLARATION

I FRANCIS MENSAH do hereby agree that I am serving as the interpreter for GIFTY OTOD and FRANCIS MENSAH
(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).....