



# MICRO-CREDIT ENTERPRISE

First Name Mary Middle Name .....

Surname Eshun

Date of Birth 21/08/1984 Age ..... Gender female

Postal Address - House Address New Site

NOTE: please indicate a visible landmark to your home address Near Gethsame church

Years at this current address 4 mm/yyyy Rent ☒ Own ..... Mortgage .....

Mobile 0248213280 Email .....

Spouse Name Charles Last Name Henry Amisah

Mobile # ..... Email .....

Date of birth dd/mm/yyyy ..... Age ..... Number of children 3 dependents 3

## Employment

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

Profession ..... Employer Name and address .....

..... years of experience .....

Business location. Indicate visible landmark Beside Hollywood hotel

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

SEAMstress / Gold store vendor

## Income details

Monthly - weekly GHS 900 Daily GHS 150

Previous loan obtained from MJY3 GHc 2500 Date 31/10/2023

Current working capital GHc 5,500 Loans from other sources GHc - Date -

## identification

Identification: National ID # GHA-7195424-3 Passport # .....

Date of issue 05/02/2021 Expiry date 04/02/2030 Place of Issue Accra

Purpose for the loan GHS 4000 GHS 4000



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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  
(..... Mary Eshun .....) 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 1/02/24





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## Guarantor

I Hannah Assifuah hereby guarantee a loan of GHc .....

Being granted to (Full name of borrower) Plang Eshon .....

Whom I am related to as friend .....

I Hannah Assifuah 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 21/07/1968 Age 55 .. Gender female .....

Mobile 0249025336 Email - .....

Postal Address - House Address 57/13 Kenkey lane .....

Please indicate a visible landmark Behind Hollywood Hotel .....

Identification: National ID # Ghana Card Passport # .....

Date of issue 06/02/2020 Expiry date 05/03/2030 Place of issue Elmina .....

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

Self employed ☒ nature of business Food Vendor .....

Business location/address Kenkey lane .....

Please indicate a visible landmark.....

Unemployed.....

Profession ..... years of experience 5 .....

Guarantor's income details. Monthly..... Weekly GHS 1400 Daily GHS 200 .....

Guarantor's signature/thumb print [Signature] Date 01/02/2024 .....

## Official use only

Loan officer Alonia Bediako .....

Approval date.....

Approved by.....

Disbursed by .....

Loan disbursement date .....

Repayments start date.....

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



**LOAN LIABILITY AGREEMENT FORM**

I, Mary Eshun ..... 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, M / A ..... do hereby agree that I am serving as the interpreter for ..... and .....

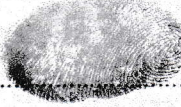
(Borrower)


(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)..... M / A .....

Client signature and thumb print (Required)..... [Signature]  .....

Guarantor signature and thumb print (Required)..... [Signature]  .....