

MICRO-CREDIT ENTERPRISE

First Name ELLEN Middle Name FAITH

Surname KESSON

Date of Birth 01/03/2000 Age Gender FEMALE

Postal Address House Address 31/1 CASTLE LANE

NOTE: please indicate a visible landmark to your home address CASTLE ELMING

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

Mobile 0598966640 Email

Spouse Name Last Name

Mobile # Email

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

Employment

Self Employed ☒ Employee Unemployed

Profession Employer Name and address

years of experience 4

Business location. Indicate visible landmark ABURA, ACADEMY JUNCTION CAPE COAST

Self employed: business type and details FOOD VENDOR

Income details

Monthly weekly GH¢ 1000 Daily GH¢ 200

Previous loan obtained from MJY3 GH¢ 1500 Date 6/08/2024

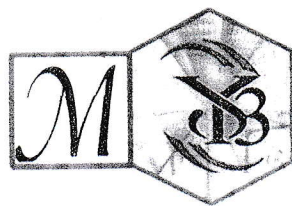
Current working capital GH¢ 500 Loans from other sources GH¢ Date

Identification

Identification: National ID # GHA-7245408619 Passport #

Date of issue 22/07/2020 Expiry date 21/07/2030 Place of Issue ACCRA

Purpose for the loan GH¢ 000 FOR BUSINESS



MICRO-CREDIT ENTERPRISE

Loan repayments

Daily GHc Weekly GHc Bi-Weekly GHc Monthly GHc

Collateral

What assets are you using as a security for this loan ?

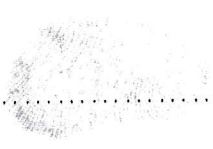
<u>Items</u>	<u>Value</u>	<u>Location</u>	<u>Date acquired</u>
Land			
House			
Equipment/Tools			

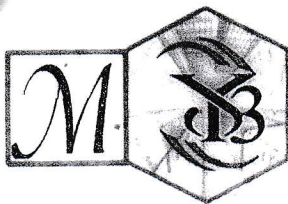
CONDITIONAL CLAUSE FOR PAYMENT DEFAULTER

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
(...ELLEN FAITH KESSON.....) 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..31/01/2025..

**MICRO-CREDIT ENTERPRISE**Guarantor

I ABA NYANBA hereby guarantee a loan of GHc 4000

Being granted to (Full name of borrower) ELLEN FAITH RESSON

Whom I am related to as FRIEND

I ABA NYANBA 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 01/01/1990 Age Gender FEMALE

Mobile 0550103790 Email

Postal Address House Address 64/1 MOUNT PLEASANT, ELMINA

Please indicate a visible landmark ANGELICAN CHURCH

Identification: National ID # GHA-72085609-4 Passport #

Date of issue 19/02/2020 Expiry date 18/02/2030 Place of issue ACCRA

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

Self employed ☒ nature of business DEALER IN BEVERAGES

Business location/address MOUNT PLEASANT, ELMINA

Please indicate a visible landmark ANGELICAN CHURCH

Unemployed.....

Profession years of experience 10

Guarantor's income details. Monthly..... Weekly GH¢ 750 Daily GH¢ 150

Guarantor's signature/thumb print Date 31/01/2025

Official use only

Loan officer JOANNA ESHUN

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I, ELLEN FAITH KESSON, 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 CONSIFICATED FOR THE PURPOSE OF RECOVERING THE OWED AMOUNT.

INTERPRETER DECLARATION

I, N/A, do hereby agree that I am serving as interpreter
For ELLEN FAITH KESSON and ABA NYANBA

(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) 

Guarantor signature and thumb print (Required)  