



MICRO-CREDIT ENTERPRISE

First Name Erene Middle Name Ewusie

Surname Ewusie

Date of Birth Age Gender

Postal Address House Address HN3/3 ZONGO

NOTE: please indicate a visible landmark to your home address BEHIND ZONGO MOSQUE

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

Mobile 0545785242 Email

Spouse Name Last Name

Mobile # Email

Date of birth dd/mm/yyyy 03/04/1990 Age Number of children dependents 1

Employment

Self Employed ☒ Employee Unemployed

Profession Employer Name and address

..... years of experience

Business location. Indicate visible landmark BEHIND THE MOSQUE (ZONGO MADINA)

Self employed: business type and details FOOD VENDOR

Income details

Monthly weekly GHC 600 Daily GHC 100

Previous loan obtained from MJY3 GHc 1200 Date

Current working capital GHc 2000 Loans from other sources GHc Date

Identification

Identification: National ID # GHA-720826481-0 Passport #

Date of issue 18/02/2020 Expiry date 17/02/2020 Place of Issue

Purpose for the load GHC 2500 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

(... IRENE EWUSIE) 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.....



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Guarantor

I HAJARA SALIFU hereby guarantee a loan of GHc 2500

Being granted to (Full name of borrower) IRENE EWUSIE

Whom I am related to as CO-WORKER

I HAJARA SALIFU 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 19/05/1993 Age 31 Gender FEMALE

Mobile 0547672727 Email

Postal Address..... House Address HH 5/3 ZONGO

Please indicate a visible landmark

Identification: National ID # GHA-720826581-0 Passport #

Date of issue 18/02/2020 Expiry date 17/02/2030 Place of issue ACCRA

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

Self employed ☒ nature of business FOOD VENDOR

Business location/address BEHIND THE ZONGO MOSQUE

Please indicate a visible landmark BEHIND THE ZONGO MOSQUE

Unemployed.....

Profession years of experience 5

Guarantor's income details. Monthly..... Weekly GH100 Daily GH180

Guarantor's signature/thumb print Date

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 IRENE EWUSEI 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 N/A do hereby agree that I am serving as the interpreter for IRENE EWUSEI and HAJARA SALIFY

(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)_____