MICRO-CREDIT ENTERPRISE

First Name..... ELLEN .... Middle Name..... FAITH

Surname..... KESSOH

Date of Birth.. 01/08/2000 .... Age........... Gender..... FEMALE

Postal Address..... .... House Address 31/1 CASTLE LANE

NOTE: please indicate a visible landmark to your home address..... CASTLE, ELMINA

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 ....

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

Self employed: business type and details.. FOOD VENDOR

Income details

Monthly .... weekly GH¢ 1500 .... Daily GH¢ 200

Previous loan obtained from MJY3 GHc ... 1500 .... Date 11/03/2024

Current working capital GHc ... 500 .... Loans from other sources GHc .... Date ....

identification

Identification: National ID #.. GHA- 724540864 0 Passport #...................

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

Purpose for the load GH¢ 1500 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 ?

Items	Value	Location	Date acquired
Land			
House			
Equipment/Tools			

CONDITIONAL CLAUSE FOR PAYENT 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 (..ELLEH FAITH KESSOM........................) 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.31/07/2024

MICRO-CREDIT ENTERPRISE

Guarantor

I ..ABA.....NYAMBA............................ hereby guarantee a loan of GHc ..1500....

Being granted to (Full name of borrower) ....ELLEN FAITH KESSON..............

Whom I am related to as ....FRIEND...

I ......ABA....NYAMBA...................................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 ....ANGLICAN 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......ANGLICAN CHURCH..................

Unemployed............................

Profession .... years of experience ......10.........

Guarantor's income details. Monthly.................... Weekly ..GHd 750............ Daily ..GHd 150....

Guarantor's signature/thumb print .... Date ..31/07/2024....

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. ELLEH FAITH KESSON .... solemnly agree to pay all loans 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 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 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........... N/A .... do hereby agree that I am serving as the interpreter

For...and ....

        (Borrower)   (Guarantor) N/A

Clients 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 signatures 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) ....