



MICRO-CREDIT ENTERPRISE

First Name IRENE Middle Name _____

Surname EDUSIE

Date of Birth 03/04/1998 Age _____ Gender Female

Postal Address _____ House Address 313 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 0545185242 Email _____

Spouse Name _____ Last Name _____

Mobile # _____ Email _____

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

Employment

Self Employed _____ Employee _____ Unemployed _____

Profession Teacher Employer Name and address _____

_____ years of experience 2

Business location. Indicate visible landmark Behind the mosque

Self employed: business type and details Food Vendor

Income details

Monthly 400 weekly 600 Daily 100

Previous loan obtained from MJY3 GHc 1000 Date 04/10/2028

Current working capital GHc _____ Loans from other sources GHc _____ Date _____

Identification

Identification: National ID # GHA-73082648-0 Passport # _____

Date of issue 18/12/2020 Expiry date 07/02/2030 Place of Issue SSMCI

Purpose for the loan GHA/1200 For slippers and sandals 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

(..... Wene 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 06/02/2014

**MICRO-CREDIT ENTERPRISE****Guarantor**I SALIRI HAJARA hereby guarantee a loan of GHc 1200
~~1000~~

Being granted to (Full name of borrower)

Whom I am related to as

I SALIRI HAJARA 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 19/05/1994 Age Gender FEMALEMobile 0547672727 EmailPostal Address House Address HN 3/3, Chapel SquarePlease indicate a visible landmark Chapel SquareIdentification: National ID # GA-79890205-1 Passport #Date of issue 01/02/2020 Expiry date 01/02/2030 Place of issue ELMINAEmployment details. Employee ☒ Employer Name and address AFIPA PRIMARY
MF HODUJ SCHOOLSelf employed ☒ nature of business FOOD VENDOR

Business location/address

Please indicate a visible landmark NEAR ZONGO MOSQUEUnemployed ☒Profession TEACHER years of experience 10Guarantor's income details. Monthly Weekly GH 1500 Daily GH 300Guarantor's signature/thumb print [Signature] Date 06/02/2024**Official use only**

Loan officer

Approval date

Approved by

Disbursed by

Loan disbursement date

Repayments start date

Signature Date

LOAN LIABILITY AGREEMENT FORM

I, Irene Emsie..... 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, NIA..... 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).....

Client signature and thumb print (Required).....

Guarantor signature and thumb print (Required).....

