

**MICRO-CREDIT ENTERPRISE**First Name Esther Middle Name .....Surname TettehDate of Birth 20/07/1987 Age ..... Gender FEMALEPostal Address ..... House Address HH 37/12 ZONGO-ELMITANOTE: please indicate a visible landmark to your home address. ZONGOYears at this current address 8 mm/yyyy Rent ..... Own ☒ Mortgage .....Mobile 0249918589 Email .....

Spouse Name ..... Last Name .....

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

Date of birth dd/mm/yyyy ..... Age ..... Number of children 1 dependents 1EmploymentSelf Employed ☒ Employee ..... Unemployed .....

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

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

Business location. Indicate visible landmark NEW MARKETSelf employed: business type and details SELLS FABRICSIncome detailsMonthly ..... weekly GHD 1500 Daily GHD 300Previous loan obtained from MJY3 GHc 3000 Date 30/07/2024Current working capital GHc 2000 Loans from other sources GHc ..... Date .....identificationIdentification: National ID # GHA-724048890-1 Passport # .....Date of issue 15/07/2020 Expiry date 14/07/2030 Place of Issue TAKORADIPurpose for the loan GHD 3000 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

(... ESTHER TETTEH ...) 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 4/12/2024



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## Guarantor

I ABENA AKPAH hereby guarantee a loan of GHc 3000

Being granted to (Full name of borrower) ESTHER TETTEH

Whom I am related to as FRIEND

I ABENA AKPAH 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 21/01/1993 Age ..... Gender FEMALE

Mobile 0538087252 Email .....

Postal Address..... House Address 37/1 ELMINA ZONGO

Please indicate a visible landmark MOSQUE

Identification: National ID # GHA-005955372-4 Passport # .....

Date of issue 12/05/2020 Expiry date 11/05/2030 Place of issue ACCRA

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

Self employed ☒ nature of business SELLS SECOND HAND CLOTHING

Business location/address MOBILE (ZONGO)

Please indicate a visible landmark MOSQUE

Unemployed.....

Profession ..... years of experience 2

Guarantor's income details. Monthly..... Weekly GHc 500 Daily GHc 100

Guarantor's signature/thumb print AA Date 4/12/2024

## 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, ESTHER TETTEH ..... 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 CONFISCATED FOR THE PURPOSE OF RECOVERING THE OWED AMOUNT.

INTERPRETER DECLARATION

I, H/A ..... do hereby agree that I am serving as interpreter for ESTHER TETTEH ..... and ABENA AKPAH .....

(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) H/A .....

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

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