

**MICRO-CREDIT ENTERPRISE**

First Name JOSEPH Middle Name BERNARD
Surname ESHUH
Date of Birth 22/05/1960 Age 63 Gender MALE
Postal Address House Address HN A 47/20MGO
NOTE: please indicate a visible landmark to your home address IN FRONT OF PUBLIC TOILET
Years at this current address 4 mm/yyyy Rent ☒ Own Mortgage
Mobile 024472 1713 Email
Spouse Name MARY Last Name ESHUH
Mobile # 0243397142 Email
Date of birth dd/mm/yyyy Age Number of children 5 dependents 4

EmploymentSelf Employed ☒ Employee UnemployedProfession Employer Name and address
..... years of experience

Business location. Indicate visible landmark

Self employed: business type and details BUILDING CONTRACTORIncome detailsMonthly weekly GHD 2000 DailyPrevious loan obtained from MJY3 GHc 1500 Date 22/01/2024Current working capital GHc 6000 Loans from other sources GHc DateidentificationIdentification: National ID # GHA-720756173-4 Passport #Date of issue 18/02/2020 Expiry date 17/02/2030 Place of Issue ELMIHAPurpose for the loan GHD 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 ?

<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

(JOSEPH BERNARD ESHUM.....) 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 21/05/2024

**MICRO-CREDIT ENTERPRISE**GuarantorI SEIH GAGLO hereby guarantee a loan of GHc 1500Being granted to (Full name of borrower) JOSEPH BERNARD ESHUFIWhom I am related to as NEIGHBOURI SEIH GAGLO 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 07/03/1994 Age 29 Gender MALEMobile 0242565949 EmailPostal Address..... House Address HN A47/20MGOPlease indicate a visible landmark IN FRONT OF THE PUBLIC TOILETIdentification: National ID # GHA-7138547818-8 Passport #Date of issue 17/02/2020 Expiry date 16/02/2030 Place of issue VOLIA

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

Self employed V nature of business TRADER (ELECTRICALS)Business location/address ELMINA MARKETPlease indicate a visible landmark NEW MARKET

Unemployed.....

Profession years of experience 3Guarantor's income details. Monthly..... Weekly GHc 1000 Daily GHc 150Guarantor's signature/thumb print [Signature] Date 21/05/2024Official use onlyLoan officer IBRAHIM KHALID

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

JOSEPH BERNARD ESHUM 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 JOSEPH BERNARD ESHUM and SETH GAGLO

(Borrower)

(Guarantor)

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 thumb print, making this document thereby legal.

Interpreter signature and thumb print (Required) N/A

Client signature and thumb print (Required) [Signature]

Guarantor signature and thumb print (Required) [Signature]