



MICRO-CREDIT ENTERPRISE

First Name JOSEPH Middle Name BERNARD

Surname ESHUN

Date of Birth 22/05/1960 Age 63 Gender FEMALE

Postal Address House Address HA 47/20NGO

NOTE: please indicate a visible landmark to your home address INFRONT OF PUBLIC TOILET

Years at this current address 4 mm/yyyy Rent ☒ Own Mortgage

Mobile 0244721713 Email

Spouse Name MARY Last Name ESHUN

Mobile # 0243397142 Email

Date of birth dd/mm/yyyy Age Number of children 5 dependents 4

Employment

Self Employed ☒ Employee Unemployed

Profession Employer Name and address

..... years of experience

Business location. Indicate visible landmark

Self employed: business type and details BUILDING CONTRACTOR

Income details

Monthly weekly GH¢2000 Daily

Previous loan obtained from MJY3 GHc 1500 Date 10-09-2023

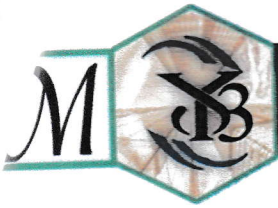
Current working capital GHc 6,000 Loans from other sources GHc Date

identification

Identification: National ID # CHA-72076173-4 Passport #

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

Purpose for the load GH¢1500 PERSONAL LOAN



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Loan repayments

Daily GHc Weekly GHc GH110 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 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 ESTHUN.....) IN THE FAVITE..... 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 22/01/24.....



Loan guarantor form

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Guarantor

I SETH GAGLO hereby guarantee a loan of GHc 1500

Being granted to (Full name of borrower) JOSEPH BERARD EDOUARD

Whom I am related to as NEIGHBOR

I SETH 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 MALE

Mobile 0242565949 Email

Postal Address..... House Address HN 47/ZONGO

Please indicate a visible landmark IN FRONT OF PUBLIC TOILET

Identification: National ID # GH-73854781-8 Passport #

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

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

Self employed ☒ nature of business TRADER (ELECTRICIAN)

Business location/address ELUMINA MARKET

Please indicate a visible landmark NEW MARKET

Unemployed.....

Profession years of experience 3

Guarantor's income details. Monthly..... Weekly GH 1000 Daily GH 150

Guarantor's signature/thumb print [Signature] Date 22/01/24

Official use only

Loan officer.....

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I, JOSEPH BERNARD TILIN..... 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, N/A..... do hereby agree that I am serving as the interpreter for and.....

(Borrower)

(Guarantor)

Clients of MJY3 concerning this loan agreement in thelanguage 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).....

JKL

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

[Signature]

