



MICRO-CREDIT ENTERPRISE

First Name MARY Middle Name.....

Surname ESTIUM #1

Date of Birth 21/08/1984 Age..... Gender FEMALE

Postal Address..... House Address NEW STIE

NOTE: please indicate a visible landmark to your home address NEAR GEHSAME CHURCH

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

Mobile 0248 213280 Email.....

Spouse Name CHARLES Last Name AMISSAH

Mobile # Email

Date of birth dd/mm/yyyy Age Number of children 3 dependents 3

Employment

Self Employed ☒ Employee Unemployed

Profession..... Employer Name and address

..... years of experience

Business location. Indicate visible landmark BESIDE HOLLYWOOD HOTEL

Self employed: business type and details SEAMSTRESS / CORD STORE VENDOR

Income details

Monthly weekly GHC 900 Daily GHC 150

Previous loan obtained from MJY3 GHc 4000 Date 1/02/2024

Current working capital GHc 5500 Loans from other sources GHc Date

identification

Identification: National ID # GHA-7195424-3 Passport #.....

Date of issue 05/02/2020 Expiry date 04/02/2030 Place of Issue ACCRA

Purpose for the load GHC 6,000 FOR 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
(..... MARY ESHUM #1) IN THE FAHIE 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 17/05/2024



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Guarantor

I HANNAH ASSIFUAH hereby guarantee a loan of GHc 6000

Being granted to (Full name of borrower) MARY ESTUM #1

Whom I am related to as FRIEND

I HANNAH ASSIFUAH 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 21/07/1968 Age Gender FEMALE

Mobile 0249025336 Email

Postal Address..... House Address 57/13 KENKEY LANE

Please indicate a visible landmark BEHIND HOLLEYWOOD HOTEL

Identification: National ID # GHANA CARD Passport #

Date of issue 06/03/2020 Expiry date 05/03/2030 Place of issue ELMIHA

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

Self employed ☒ nature of business FOOD VENDOR

Business location/address KENKEY LANE

Please indicate a visible landmark.....

Unemployed.....

Profession years of experience 5

Guarantor's income details. Monthly..... Weekly GH1400 Daily GH200

Guarantor's signature/thumb print HANNAH ASSIFUAH Date 17/05/2024

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 MARY ESHUM #1 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 MARY ESHUM and HANNAH ASSIFUAH

(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).....MARY ESHUM

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