



MICRO-CREDIT ENTERPRISE

First Name MARY Middle Name

Surname ESHUM # 1

Date of Birth 21/08/1984 Age Gender FEMALE

Postal Address House Address NEW SITE

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 0248213280 Email

Spouse Name CHARLES Last Name MEHSAN

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 / COLA STORE VENDOR

Income details

Monthly weekly GH 900 Daily GH 150

Previous loan obtained from MJY3 GHc Date

Current working capital GHc 5500 Loans from other sources GHc Date

Identification

Identification: National ID # 9HA-7195424-3 Passport #

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

Purpose for the loan GH 3000 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 ESHUH #1) IN THE FAHTE 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 25/10/2024



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Guarantor

I HANNAH ASSITUAH hereby guarantee a loan of GHc 3000

Being granted to (Full name of borrower) MART ESHU #1

Whom I am related to as FRIEND

I HANNAH ASSITUAH 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 21/07/1988 Age Gender FEMALE

Mobile 0249 025336 Email

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

Please indicate a visible landmark BEHIND HOLLYWOOD HOTEL

Identification: National ID # GHANA CARD Passport #

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

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 GHd 1400 Daily GHd 200

Guarantor's signature/thumb print [Signature] Date 25/10/2024

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 ESTUM #1 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 N/A do hereby agree that I am serving as interpreter
for MARY ESTUM #1 and HANNAH ASSIFUAH

(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) N/A

Client signature and thumb print (Required) [Signature] 

Guarantor signature and thumb print (Required) [Signature] 