



MICRO-CREDIT ENTERPRISE

First Name ABA Middle Name

Surname MEHSIMA

Date of Birth 01/07/1962 Age Gender FEMALE

Postal Address House Address B27 BROHIBIMA

NOTE: please indicate a visible landmark to your home address COMMUNITY CENTER

Years at this current address 50 mm/yyyy Rent Own ☒ Mortgage

Mobile 0599572872 Email

Spouse Name Last Name

Mobile # Email

Date of birth dd/mm/yyyy Age Number of children 2 dependents 1

Employment

Self Employed ☒ Employee Unemployed

Profession Employer Name and address

..... years of experience 10

Business location. Indicate visible landmark NEW MARKET

Self employed: business type and details CHARCOAL SELLER

Income details

Monthly weekly GH¢ 910 Daily GH¢ 150

Previous loan obtained from MJY3 GH¢ 3000 Date 29/03/2024

Current working capital GH¢ 2000 Loans from other sources GH¢ Date

identification

Identification: National ID # GHA-719825698-1 Passport #

Date of issue 02/02/2020 Expiry date 07/02/2030 Place of Issue ELMITHA

Purpose for the loan GH¢ 3000



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

(ABA MENSIMA) 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..........DATE 25/07/2024



MICRO-CREDIT ENTERPRISE

Guarantor

I AGNESS QUAIKOE hereby guarantee a loan of GHc 3800

Being granted to (Full name of borrower) ABA MEHSIMA

Whom I am related to as FRIEND

I AGNESS QUAIKOE 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 06/05/1981 Age Gender FEMALE

Mobile 0242863729 Email

Postal Address..... House Address B. 27 BROHYIBIMA

Please indicate a visible landmark COMMUNITY CENTER

Identification: National ID # GHA-74218045640 Passport #

Date of issue 08/08/2020 Expiry date 02/08/2030 Place of issue ELMINA

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

Self employed ☒ nature of business FISH MONGER

Business location/address ELMINA FISHRIES

Please indicate a visible landmark.....

Unemployed.....

Profession years of experience 5

Guarantor's income details. Monthly..... Weekly GHd 2500 Daily GHd 500

Guarantor's signature/thumb print Date 25/07/2024

Official use only

Loan officer IBRAHIMI KITHUIS

Approval date.....

Approved by.....

Disbursed by.....

Loan disbursement date.....

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I, ABA MENSIMA solemnly agree to pay all loans 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 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 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 ABA MENSIMA and AGNES QUATICOT

(Borrower)

(Guarantor)

Clients of MJY3 concerning this loan agreement in the Language

Which both clients understand and speak fluently.

They, the borrower and the guarantor append their signatures and their thumbs print, making this document thereby legal.

Interpreter signatures and thumb print (Required) N/A

Client signature and thumb print (Required) 

Guarantor signature and thumb print (Required) 