



MICRO-CREDIT ENTERPRISE

First Name CONSTANCE Middle Name

Surname BURHETTE

Date of Birth 23/02/1986 Age Gender FEMALE

Postal Address House Address 24/9 ROMAN HILLS

NOTE: please indicate a visible landmark to your home address. OPPOSITE DUTCH CEMENTARY

Years at this current address 2 mm/yyyy Rent ☒ Own Mortgage

Mobile 0599380264 Email

Spouse Name Last Name

Mobile # Email

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

Employment

Self Employed ☒ Employee ☒ Unemployed

Profession TEACHER Employer Name and address GHANA EDUCATION SERVICE
BANTUMA AKYERNU BASIC SCHOOL years of experience 10

Business location. Indicate visible landmark

Self employed: business type and details SELLS UNDERWEARS

Income details

Monthly GHD 1500 weekly GHD 800 Daily

Previous loan obtained from MJY3 GHc Date

Current working capital GHc 1070 Loans from other sources GHc Date

identification

Identification: National ID # GHA-720204084-5 Passport #

Date of issue 12/02/2020 Expiry date 11/02/2030 Place of Issue ELMINA

Purpose for the load GHD 2000 FOR BUSINESSES

**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 ?

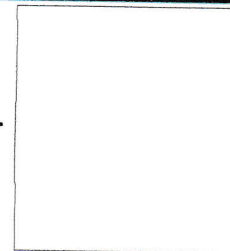
<u>Items</u>	<u>Value</u>	<u>Location</u>	<u>Date acquired</u>
Land			
House			
Equipment/Tools			

CONDITIONAL CLAUSE FOR PAYMENT DEFAULTERPAYMENT 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
(CONSTANCE BURHEITE.....) 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..... [Signature] DATE 21/06/2024

**MICRO-CREDIT ENTERPRISE**GuarantorI MARIAN OWUSU hereby guarantee a loan of GHcBeing granted to (Full name of borrower) CONSTANCE BURNETTEWhom I am related to as FRIENDI MARIAN OWUSU 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 08/07/1987 Age Gender FEMALEMobile 0242935920 EmailPostal Address House Address 52/2A MOIEL JUNCTIONPlease indicate a visible landmark OPPOSITE ELMINA BEACH RESORTIdentification: National ID # GHANA CARD Passport #Date of issue 12/02/2020 Expiry date 11/02/2030 Place of issue ELMINAEmployment details. Employee ☒ Employer Name and address

Self employed nature of business

Business location/address

Please indicate a visible landmark

Unemployed

Profession TEACHER years of experience 10Guarantor's income details. Monthly GHG 1700 Weekly DailyGuarantor's signature/thumb print [Signature] Date 24/06/2024Official use onlyLoan officer IBRAHIM KHALID

Approval date

Approved by

Disbursed by

Loan disbursement date

Repayments start date

Signature Date

LOAN LIABILITY AGREEMENT FORM

I, CONSTANCE BURNETTE 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 CONSTANCE BURNETTE and

(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) [Signature] 

Guarantor signature and thumb print (Required) [Signature] 