



MICRO-CREDIT ENTERPRISE

First Name HARRIET Middle Name
 Surname FENTIKAH
 Date of Birth 24/06/1970 Age Gender FEMALE
 Postal Address House Address 61/2 JERSUL
 NOTE: please indicate a visible landmark to your home address OPPOSITE CHRIST DIVINE CHURCH
 Years at this current address mm/yyyy Rent Own ☒ Mortgage
 Mobile 0267907724 Email
 Spouse Name Last Name
 Mobile # Email
 Date of birth dd/mm/yyyy Age Number of children 2 dependents -

Employment

Self Employed Employee Unemployed

Profession Employer Name and address
 years of experience

Business location. Indicate visible landmark OPPOSITE CHRIST DIVINE CHURCH

Self employed: business type and details HAIR DRESSER / RETAIL OF DRINKS

Income details

Monthly weekly GHC 1400 Daily GHC 200

Previous loan obtained from MJY3 GHc 2000 Date 08/03/2024

Current working capital GHc 3000 Loans from other sources GHc - Date -

Identification

Identification: National ID # GHA-718914037-8 Passport #

Date of issue 29/01/2020 Expiry date 28/01/2030 Place of Issue ELMIMA

Purpose for the loan GHC 4,000 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
(HARRIET FEHYIKAH.....) 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 22/05/2024

**MICRO-CREDIT ENTERPRISE**GuarantorI BEATRICE ANSAH hereby guarantee a loan of GHc 4,000Being granted to (Full name of borrower) HARRIET FEHYIKAHWhom I am related to as COUSINI BEATRICE ANSAH 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 26/1/1958 Age Gender FEMALEMobile 0249975081 EmailPostal Address..... House Address JERUSUMA STREET

Please indicate a visible landmark

Identification: National ID # Passport #

Date of issue Expiry date Place of issue.....

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

Self employed ☒ nature of business SELLS MEATBusiness location/address JERUSUMA STREET

Please indicate a visible landmark.....

Unemployed.....

Profession years of experience 10

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

Guarantor's signature/thumb print [Signature] Date 22/05/2024Official use onlyLoan officer..... IBRAHIM KHALID

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I, HARRIET FENYIKAH 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, H/A do hereby agree that I am serving as the interpreter for HARRIET FENYIKAH and BEATRICE AMSAH

(Borrower)

(Guarantor)

Clients of MJY3 concerning this loan agreement in the H/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) H/A

Client signature and thumb print (Required) HARRIET FENYIKAH

Guarantor signature and thumb print (Required) BEATRICE AMSAH