

**MICRO-CREDIT ENTERPRISE**First Name ERNESTINA Middle NameSurname MENSAHDate of Birth 28/06/1984 Age Gender FEMALEPostal Address House Address SSMII B4/FB GROUND FLOORNOTE: please indicate a visible landmark to your home address OPPOSITE METHODIST SCHOOLYears at this current address 4 mm/yyyy Rent ☒ Own MortgageMobile 0242 60 89 42 Email

Spouse Name Last Name

Mobile # Email

Date of birth dd/mm/yyyy Age Number of children 3 dependents 3EmploymentSelf Employed ☒ Employee Unemployed

Profession Employer Name and address

..... years of experience

Business location. Indicate visible landmark BAHIUMA - AKTIMSelf employed: business type and details PRINTS DESIGNS AND LACOSTEIncome detailsMonthly weekly GHD 700 Daily GHD 100

Previous loan obtained from MJY3 GHc Date

Current working capital GHc Loans from other sources GHc Date

identificationIdentification: National ID # GHA-728483122-1 Passport #Date of issue 06/02/2020 Expiry date 05/02/2030 Place of Issue ELMINAPurpose for the loan GHD 3000 FOR BUSINESS



MICRO-CREDIT ENTERPRISE

Guarantor

I JULIANA BEDU-ANSAH hereby guarantee a loan of GHc 3,000

Being granted to (Full name of borrower) ERNESTINA MENSAH

Whom I am related to as FRIEND

I JULIANA BEDU-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 16/09/1988 Age Gender FEMALE

Mobile 0249632619 Email

Postal Address..... House Address 59/5 BAHUMA

Please indicate a visible landmark

Identification: National ID # GHA-719673575-0 Passport #

Date of issue 02/02/2020 Expiry date 06/02/2030 Place of issue ELKIMA

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

Self employed nature of business TEACHER

Business location/address BAHUMA MIA BASIC SCHOOL

Please indicate a visible landmark.....

Unemployed.....

Profession TEACHER years of experience 7

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

Guarantor's signature/thumb print [Signature] Date 22/08/2024

Official use only

Loan officer IBRAHIM KHALID

Approval date.....

Approved by.....

Disbursed by.....

Loan disbursement date.....

Repayments start date.....

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



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

(ERNESTINA MEHSAH.....) 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 22/08/2024

LOAN LIABILITY AGREEMENT FORM

I, ERNESTINA MENSAH 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, IBRAHIM KHALID do hereby agree that I am serving as the interpreter
For ERNESTINA MENSAH and JULIANA BEDU-ANSAH

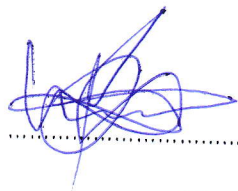
(Borrower)

(Guarantor)

Clients of MJY3 concerning this loan agreement in the FANTE 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) 

Client signature and thumb print (Required)  

Guarantor signature and thumb print (Required) 