

MICRO-CREDIT ENTERPRISE

First Name MAAME Middle Name GFUA

Surname METWOA

Date of Birth 21/02/1972 Age 53 Gender FEMALE

Postal Address House Address 40/21 TETERIM

NOTE: please indicate a visible landmark to your home address IN FRONT OF TETERIM INFORMATION CENTRE

Years at this current address 53 mm/yyyy Rent Own ☒ Mortgage

Mobile 0247721789 Email

Spouse Name Last Name

Mobile # Email

Date of birth dd/mm/yyyy Age Number of children 5 dependents 1

Employment

Self Employed ☒ Employee Unemployed

Profession Employer Name and address

..... years of experience 5

Business location. Indicate visible landmark TETERIM ROOF TOP

Self employed: business type and details SELLS FRUITS

Income details

Monthly weekly GH¢ 2000 Daily GH¢ 400

Previous loan obtained from MJY3 GHc Date

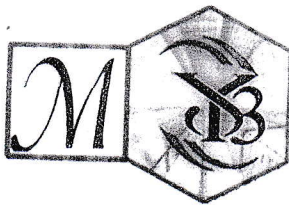
Current working capital GHc Loans from other sources GHc Date

identification

Identification: National ID # GH¢ -720270083-7 Passport #

Date of issue 13/02/2020 Expiry date 12/02/2030 Place of Issue ACCRA

Purpose for the loan GH¢ 1000 FOR BUSINESS

**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 ?

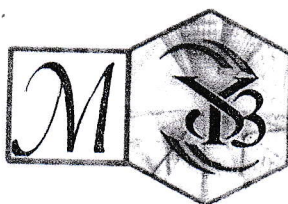
<u>Items</u>	<u>Value</u>	<u>Location</u>	<u>Date acquired</u>
Land			
House			
Equipment/Tools			

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
(MAAME EFUA NETWOA.....) IN THEFANTE.... 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.....

**MICRO-CREDIT ENTERPRISE**GuarantorI AGNES POBEE hereby guarantee a loan of GHc 1000Being granted to (Full name of borrower) MAAME EFUA NETWOAWhom I am related to as FRIENDI AGNES POBEE 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 27/08/1986 Age 69 Gender FEMALEMobile 0555188835 EmailPostal Address..... House Address 40/21 TETERIMPlease indicate a visible landmark IN FRONT OF TETERIM INFORMATION CENTERIdentification: National ID # GHA-723633164-5 Passport #Date of issue 69/07/2020 Expiry date 68/07/2030 Place of issue ACCRA

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

Self employed ☒ nature of business SELLS T-SHIRT AND STAFFS

Business location/address

Please indicate a visible landmark.....

Unemployed.....

Profession years of experience 12Guarantor's income details. Monthly..... Weekly GH¢ 2,500 Daily GH¢ 500

Guarantor's signature/thumb print Date

Official use onlyLoan officer..... JOAHN ESHUN

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I, MAAME GFUA NETNOA 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 CONSIFICATED FOR THE PURPOSE OF RECOVERING THE OWED AMOUNT.

INTERPRETER DECLARATION

I, JOANA ESHUN do hereby agree that I am serving as interpreter

For MAAME GFUA NETNOA and AGNES POBEE

(Borrower)

(Guarantor)

Client 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 signature and their thumbs print, making this document thereby legal.

Interpreter signatures and thumb print (Required) JA

Client signature and thumb print (Required) 

Guarantor signature and thumb print (Required) 