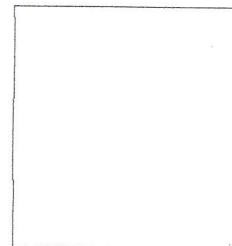


**MICRO-CREDIT ENTERPRISE**First Name AMINA Middle NameSurname AWUDUDate of Birth 14/10/1978 Age Gender FEMALEPostal Address House Address B/I AKOTOBINSINNOTE: please indicate a visible landmark to your home address NEAR AKOTOBINSIN SCHOOLYears at this current address 8 mm/yyyy Rent Own ☒ MortgageMobile 0548604582 EmailSpouse Name MOHAMMED Last Name ASSIFUATMobile # 0591406965 EmailDate 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 NEAR POLICE STATIONSelf employed: business type and details FOOD VENDOR

.....

Income detailsMonthly weekly GH¢ 2800 Daily GH¢ 400Previous loan obtained from MJY3 GHc 1000 Date 03/04/2024Current working capital GHc 2000 Loans from other sources GHc DateIdentificationIdentification: National ID # GHA-723660602-2 Passport #Date of issue 09/07/2020 Expiry date 03/07/2030 Place of Issue ELMINAPurpose 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 DEFAULTER

PAYMENT PERIOD..... 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

(AMINA AWUDU) 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.....DATE 03/02/2024



MICRO-CREDIT ENTERPRISE

Guarantor

I MOHAMMED IDRISU hereby guarantee a loan of GHc 1000

Being granted to (Full name of borrower) AMOMA AWUDU

Whom I am related to as COUSIN

I MOHAMMED IDRISU 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 31/07/1997 Age Gender MALE

Mobile 0544462078 Email

Postal Address House Address BP/1 AKOTOBINSIH

Please indicate a visible landmark NEAR AKOTOBINSIH SCHOOL

Identification: National ID # GHA-006539388-8 Passport #

Date of issue 07/07/2020 Expiry date 06/07/2030 Place of issue ACCRA COAST

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

Self employed ☒ nature of business MAISON

Business location/address AKOTOBINSIH

Please indicate a visible landmark NEAR AKOTOBINSIH SCHOOL

Unemployed.....

Profession years of experience 4

Guarantor's income details. Monthly..... Weekly GHc 1500 Daily GHc 300

Guarantor's signature/thumb print Date

Official use only

Loan officer IBRAHIM KHALID

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I, AMINA Awoudy 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 AMINA Awoudy and MOHAMMED IDRISU

(Borrower)

(Guarantor)

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