

**MICRO-CREDIT ENTERPRISE**First Name MARY Middle NameSurname AMOAHDate of Birth 10/08/1994 Age Gender FEMALEPostal Address House Address 25/2 BROFOBANTONOTE: please indicate a visible landmark to your home address BESIDE ELMHA COURTYears at this current address 12 mm/yyyy Rent ☒ Own MortgageMobile 0247298437 Email

Spouse Name Last Name

Mobile # Email

Date of birth dd/mm/yyyy Age Number of children 1 dependents 1EmploymentSelf Employed ☒ Employee UnemployedProfession Employer Name and address
..... years of experienceBusiness location. Indicate visible landmark BESIDE SOWETO CHOP BARSelf employed: business type and details OWNER OF NYAME HIE ME BOATU
RESTAURANTIncome detailsMonthly weekly GH¢ 2000 Daily GH¢ 400

Previous loan obtained from MJY3 GHc Date

Current working capital GHc 10,000 Loans from other sources GHc DateidentificationIdentification: National ID # GHA-006562165-3 Passport #Date of issue 28/04/2020 Expiry date 27/04/2030 Place of Issue ELMHAPurpose for the loan GH¢ 2,500 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....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
(MARY AMOAH.....) 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 24/05/2024



MICRO-CREDIT ENTERPRISE

Guarantor

I MARY ADDISON hereby guarantee a loan of GHc 2500

Being granted to (Full name of borrower) MARY AMOAH

Whom I am related to as COUSIN

I MARY ADDISON 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 18/03/2003 Age 21 Gender FEMALE

Mobile 0559373637 Email

Postal Address..... House Address 139/D BANTUMA

Please indicate a visible landmark NEAR BANTUMA AHEHIE

Identification: National ID # GHANA CARD Passport #

Date of issue 14/02/2020 Expiry date 13/02/2030 Place of issue ELMIMA

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

.....

Self employed ☒ nature of business SELLS CLOTHES

Business location/address ELMIMA FISHRIES

Please indicate a visible landmark UNDER THE BRIDGE

Unemployed.....

Profession years of experience 4

Guarantor's income details. Monthly..... Weekly GHd 2000 Daily GHd 400

Guarantor's signature/thumb print [Signature] Date 21/05/2024

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, MARY AMOAH 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, MAA do hereby agree that I am serving as the interpreter for MARY AMOAH 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 thumb print, making this document thereby legal.

Interpreter signature and thumb print (Required).....

MAA

Client signature and thumb print (Required).....

MARY

Guarantor signature and thumb print (Required).....

MAA