



# MICRO-CREDIT ENTERPRISE

First Name JULIE Middle Name .....

Surname AMOAKO

Date of Birth 30/06/1970 Age ..... Gender FEMALE

Postal Address ..... House Address CK/0010/0449 ESTATE

NOTE: please indicate a visible landmark to your home address RESIDE CHURCH OF CHRIST

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

Mobile 0245895779 Email .....

Spouse Name ..... Last Name .....

Mobile # ..... Email .....

Date of birth dd/mm/yyyy ..... Age ..... Number of children 6 dependents 1

## Employment

Self Employed ☒ Employee ..... Unemployed .....

Profession ..... Employer Name and address .....  
..... years of experience .....

Business location. Indicate visible landmark .....

Self employed: business type and details SELLS BABY FOOD AND OTHER FOODSTUFF

## Income details

Monthly ..... weekly GHD 3500 Daily GHD 700

Previous loan obtained from MJY3 GHc 3000 Date 04/03/24

Current working capital GHc 10,000 Loans from other sources GHc ..... Date .....

## Identification

Identification: National ID # GHA-723641731-8 Passport # .....

Date of issue 09/07/2020 Expiry date 08/07/2030 Place of Issue ELMINA

Purpose for the loan GHD 5000 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

( JULIET AMOAKO ) 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.

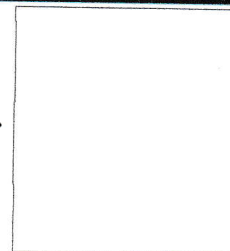
APPLICANT SIGNATURE/THUMB PRINT  DATE 10/07/2024





# MICRO-CREDIT ENTERPRISE

## Guarantor



I FAUSTINA JACKSON hereby guarantee a loan of GHc 5000

Being granted to (Full name of borrower) JULIE AMOAKO

Whom I am related to as FRIEND

I FAUSTINA JACKSON 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 27/09/1968 Age ..... Gender FEMALE

Mobile 0249575529 Email .....

Postal Address..... House Address 06/1 AWIHE

Please indicate a visible landmark NEAR PUBLIC TOILET

Identification: National ID # ..... Passport # .....

Date of issue 23/09/2020 Expiry date 22/09/2030 Place of issue ELMINA

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

Self employed ☒ nature of business FOOD VENDOR

Business location/address ELMINA MARKET

Please indicate a visible landmark.....

Unemployed.....

Profession ..... years of experience 6

Guarantor's income details. Monthly..... Weekly GHd 1200 Daily GHd 200

Guarantor's signature/thumb print ..... Date 10/07/2024

## 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, JULIE AMOAKO ..... 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 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, N/A ..... do hereby agree that I am serving as the interpreter  
For JULIE AMOAKO ..... and .....

(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) ..... [Signature] .....  
  


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