



MICRO-CREDIT ENTERPRISE

First Name Maomi Middle Name Baaba

Surname Amoah

Date of Birth 06/05/1982 Age 36 Gender Female

Postal Address - House Address 39, NANA ATOM RD

NOTE: please indicate a visible landmark to your home address BESIDE MKONTOMBO COMMUNIT PARK

Years at this current address 11 mm/yyyy Rent ☒ Own ☐ Mortgage ☐

Mobile 0592370720 Email -

Spouse Name - Last Name -

Mobile # - Email -

Date of birth dd/mm/yyyy - Age - Number of children 3 dependents 2

Employment

Self Employed ☒ Employee ☐ Unemployed ☐

Profession - Employer Name and address -

- years of experience -

Business location. Indicate visible landmark -

Self employed: business type and details SEUS FOODSTUFFS

Income details

Monthly - weekly GHS 600 Daily GHS 100

Previous loan obtained from MJY3 GHc 500 Date 10-10-2023

Current working capital GHc 4000 Loans from other sources GHc - Date -

Identification

Identification: National ID # GHA-720248066-9 Passport # -

Date of issue 12/02/2020 Expiry date 11/02/2030 Place of Issue EFINHA

Purpose for the load TO SELL YAM (FOODSTUFF) GHS + 500 1500



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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
(Moami Biala 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 10/01/24



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Guarantor

I Monica Kwule Tawiah hereby guarantee a loan of GHc 1500

Being granted to (Full name of borrower) Moami Baaba Amoah

Whom I am related to as FRIEND

I Monica Kwule Tawiah 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 04/05/1992 Age 32 Gender Female

Mobile 0393718908 Email —

Postal Address — House Address HA 78 MKOTOMPO

Please indicate a visible landmark Near MKOTOMPO Park

Identification: National ID # GHANA CARD Passport # —

Date of issue 10/07/2020 Expiry date 09/07/2030 Place of issue MKOTOMPO

Employment details. Employee — Employer Name and address —

Self employed ☒ nature of business Make-up artist

Business location/address New Market second gate

Please indicate a visible landmark New Market

Unemployed —

Profession Make-up artist years of experience 2

Guarantor's income details. Monthly — Weekly GH/1500 Daily GH/300

Guarantor's signature/thumb print [Signature] Date 10/01/2024

Official use only

Loan officer Alonia Bediako

Approval date —

Approved by —

Disbursed by —

Loan disbursement date —

Repayments start date —

Signature — Date —

LOAN LIABILITY AGREEMENT FORM

I, Moami Baba Amogh 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 clints 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, M/A, do hereby agree that I am serving as the interpreter
for _____ 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).

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

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