



MICRO-CREDIT ENTERPRISE

First Name Nathaniel Middle Name KWAMIMA

Surname Howard

Date of Birth 20/06/1960 Age Gender MALE

Postal Address House Address 40 DEPT. OF STATISTICS UCC

NOTE: please indicate a visible landmark to your home address NEAR STAMM SCHOOL

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

Mobile 0244 923279 Email

Spouse Name SYLVIA Last Name SIMONS

Mobile # Email

Date of birth dd/mm/yyyy Age Number of children 4 dependents 5

Employment

Self Employed Employee Unemployed

Profession Employer Name and address

UNIVERSITY OF CAP COAST years of experience

Business location. Indicate visible landmark

Self employed: business type and details.....

Income details

Monthly weekly Daily

Previous loan obtained from MJY3 GHc 2 000 Date 28/12/2023

Current working capital GHc Loans from other sources GHc Date

identification

Identification: National ID # GHA-71502929-C Passport #

Date of issue 19/02/2020 Expiry date 18/02/2030 Place of Issue ACCRA

Purpose for the load GHC 10,000 personal loan



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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

(KWAMIMA NAHAMIEL HOWARD) 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 29/04/2024



Loan guarantor form

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Guarantor

I EMOCK NYARKO hereby guarantee a loan of GHc 10,000

Being granted to (Full name of borrower) NATHANIEL KWAMINA HOWARD

Whom I am related to as CO-WORKER

I EMOCK NYARKO 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 07/02/1992 Age Gender MALE

Mobile 0549 63070 Email

Postal Address..... House Address

Please indicate a visible landmark

Identification: National ID # Passport #

Date of issue Expiry date Place of issue.....

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

Self employed nature of business

Business location/address UCC HALL CO-ORDINATOR

Please indicate a visible landmark.....

Unemployed.....

Profession years of experience

Guarantor's income details. Monthly..... Weekly Daily

Guarantor's signature/thumb print  X Date 29/04/2021

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 MATHAMIEL KWAMMA HOWARD 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 M/A do hereby agree that I am serving as the interpreter for MATHAMIEL KWAMMA HOWARD and EHOCH NYARKO

(Borrower)

(Guarantor)

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

Client signature and thumb print (Required) MATHAMIEL KWAMMA

Guarantor signature and thumb print (Required) EHOCH NYARKO