



MICRO-CREDIT ENTERPRISE

First Name Mary Middle Name

Surname Amaah

Date of Birth 10/08/1994 Age Gender FEMALE

Postal Address House Address 25/2 BROFOBAHHO

NOTE: please indicate a visible landmark to your home address BESIDE ELMINA COURT

Years at this current address 12 mm/yyyy Rent ☒ Own Mortgage

Mobile 0247298437 Email

Spouse Name Last Name

Mobile # Email

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

Employment

Self Employed ☒ Employee Unemployed

Profession Employer Name and address

..... years of experience

Business location. Indicate visible landmark BESIDE SOWETO CHOP BAR

Self employed: business type and details OWNER OF NYAME HE ME BOATO RESTAURANT

Income details

Monthly weekly GH¢ 2000 Daily GH¢ 400

Previous loan obtained from MJY3 GHc Date

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

identification

Identification: National ID # GHA-006562165-3 Passport #

Date of issue 28/04/2020 Expiry date 27/04/2030 Place of Issue ELMINA

Purpose for the loan GH¢ 4000 FOR BUSINESS



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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

(.....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 22/09/2024



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Guarantor

I MARY ADDISON hereby guarantee a loan of GHc 4000

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 0559 37 36 37 Email

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

Please indicate a visible landmark NEAR BANTUMA AHENEFIE

Identification: National ID # GHANA CARD Passport #

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

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

Self employed ☒ nature of business SELLS CLOTHES

Business location/address ELMINA FISHRIES

Please indicate a visible landmark UNDER THE BRIDGE

Unemployed.....

Profession years of experience 4

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

Guarantor's signature/thumb print Date 22/09/2024

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 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 MARY AMOAH and MARY ADDISON

(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) [Signature]