



MICRO-CREDIT ENTERPRISE

First Name NAOMI Middle Name BAABA

Surname AMOAH

Date of Birth 06/05/1982 Age Gender FEMALE

Postal Address House Address 39, HANA ADOM ROAD

NOTE: please indicate a visible landmark to your home address BESIDE NKOTICHADO COMMUNITY 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 SELLS FOODSTUFFS

Income details

Monthly weekly GHC 600 Daily GHC 100

Previous loan obtained from MJY3 GHc 1000 Date 10/01/24

Current working capital GHc 4000 Loans from other sources GHc Date

Identification

Identification: National ID # GHA-720242066-9 Passport #

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

Purpose for the load GHC 2000 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

(NAOMI BAABA 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..........DATE 20/05/2024



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Guarantor

I MONICA RHULE TAWIAH hereby guarantee a loan of GHc 2000

Being granted to (Full name of borrower) NAOMI BAABA AMBAH

Whom I am related to as FRIEND

I MONICA RHULE 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 Gender FEMALE

Mobile 0593718908 Email

Postal Address..... House Address NA 78 NKOTONDO

Please indicate a visible landmark NEAR NKOTONDO PARK

Identification: National ID # GHANA CARD Passport #

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

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 years of experience 2

Guarantor's income details. Monthly..... Weekly GHd 1500 Daily GHd 300

Guarantor's signature/thumb print [Signature] Date 20/05/2024

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, NAOMI BAABA AMOAH do hereby 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 a loan is in 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 NAOMI BAABA 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) _____

Client signature and thumb print (Required) _____

Guarantor signature and thumb print (Required) _____