



MICRO-CREDIT ENTERPRISE

First Name Miami Middle Name Baaba

Surname Amoah

Date of Birth 06/05/1982 Age Gender FEMALE

Postal Address House Address 39 NANA ADOM ROAD

NOTE: please indicate a visible landmark to your home address BESIDE NKONTRODO 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 SELLS FOODSTUFF

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

Income details

Monthly weekly GHC 6000 Daily GHC 100

Previous loan obtained from MJY3 GHc Date

Current working capital GHc 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 ELMILTA

Purpose for the loan GHC 3000



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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 BARBA AKONTI) 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 28/09/2024

**MICRO-CREDIT ENTERPRISE****Guarantor**

I MONICA PHULE TAWIATH hereby guarantee a loan of GHc 3,500

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

Whom I am related to as FRIEND

I MONICA PHULE TAWIATH 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 HKONTRODO

Please indicate a visible landmark NEAR HKONTRODO PARK

Identification: National ID # GHANA CARD Passport #

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

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 GHc 1500 Daily GHc 300

Guarantor's signature/thumb print [Signature] Date 28/09/2024

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, NAOMI BAABA 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 NAOMI BAABA AMOAH and MOTICA RHOLE TAWIAH

(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] 