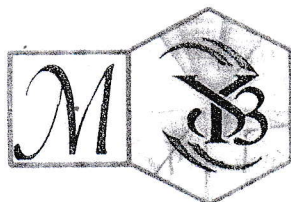
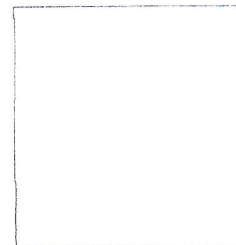


RECOMMENDED BY MARTHA ARHW

Loan Application form



MICRO-CREDIT ENTERPRISE



First Name BENJAMINE Middle Name

Surname AMOH

Date of Birth 30/05/2000 Age 25 Gender MALE

Postal Address House Address 34/2 NYAHIA

NOTE: please indicate a visible landmark to your home address

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

Mobile 0593663461 Email

Spouse Name Last Name

Mobile # Email

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

Employment

Self Employed ☒ Employee Unemployed

Profession Employer Name and address

..... years of experience 7

Business location. Indicate visible landmark BAKER (NYAME NYE ME BOATO)

Self employed: business type and details BAKER

Income details

Monthly GH¢ weekly GH¢ 1800 Daily GH¢ 300

Previous loan obtained from MJY3 GHc Date

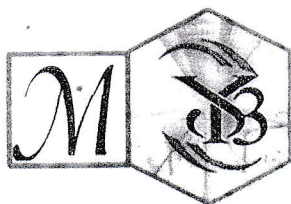
Current working capital GHc Loans from other sources GHc Date

identification

Identification: National ID # GHA-719041147-4 Passport #

Date of issue 31/01/2020 Expiry date 30/01/2030 Place of Issue ELMINA

Purpose for the load GH¢ 3000 FOR BUSINESS



MICRO-CREDIT ENTERPRISE

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			

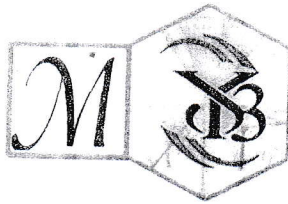
CONDITIONAL CLAUSE FOR PAYMENT DEFAULTER

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
(..... BENJAMIN AMOAT) IN THE FAHRE 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..... 11/02/2025



Loan guarantor form

MICRO-CREDIT ENTERPRISEGuarantorI ESHER CUDJOE hereby guarantee a loan of GHc 3000Being granted to (Full name of borrower) BENJAMIN AMOAHWhom I am related to as FRIENDI ESHER CUDJOE 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 01/07/1995 Age 30 Gender FEMALEMobile 0500750968 Email

Postal Address..... House Address

Please indicate a visible landmark

Identification: National ID # GHA-729350217-2 Passport #Date of issue 21/07/2020 Expiry date 20/07/2030 Place of issue ELMINA

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

Self employed ☒ nature of business BAKERBusiness location/address BEHIND ELMINA CIRCUIT COURTPlease indicate a visible landmark ELMINA CIRCUIT COURT

Unemployed.....

Profession years of experience 3Guarantor's income details. Monthly GH 1200 Weekly GH 1250 Daily GH 250

Guarantor's signature/thumb print Date

Official use onlyLoan officer IBRAHIM KHAUD

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

Signature..... Date.....

LOAN LIABILITY AGREEMENT FORM

I BENJAMIN AMOAH..... solemnly agree to pay all loans interest acquired from MJY3 in full 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 the defaulting period to make amends.

When a client is not cooperative or when a loan in default, our office will use all means available to us that is hereby agreed to this document to recover our monies.

CLIENT'S AND GUARANTOR'S PHOTOGRAPHS SHALL BE PUBLISHED IN PRINT AND SOCIAL MEDIA AND MADE PUBLIC 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 IBRAHIM KHALID..... do hereby agree that I am serving as interpreter
For BENJAMIN AMOAH..... and ESHER CUBJOE.....

(Borrower)

(Guarantor)

Client of MJY3 concerning this loan agreement in the FANTE..... Language

Which both clients understand and speak fluently.

They, the borrower and the guarantor append their signature and their thumbs print, making this document thereby legal.

Interpreter signatures and thumb print (Required) [Signature].....

Client signature and thumb print (Required) [Signature].....

Guarantor signature and thumb print (Required) [Signature].....