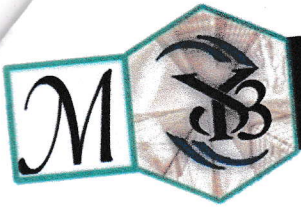


**MICRO-CREDIT ENTERPRISE**First Name RITA Middle Name .....Surname ANAMOHDate of Birth 28/04/1970 Age 50 Gender FEMALEPostal Address ..... House Address HN 33/9, ESUARIRNOTE: please indicate a visible landmark to your home address BEHIND COM BANK ESUARIRYears at this current address 34 mm/yyyy Rent ..... Own ☒ Mortgage .....Mobile 0149685653 Email .....Spouse Name ISAAC Last Name AGREYMobile # 0597872740 Email .....Date of birth dd/mm/yyyy ..... Age 55 Number of children 5 dependents 3**Employment**Self Employed ☒ Employee ..... Unemployed .....

Profession ..... Employer Name and address .....

..... years of experience 9Business location. Indicate visible landmark BEHIND ANGELOAN CHURCHSelf employed: business type and details FOOD VENDOR, 1**Income details**Monthly ..... weekly GH2000 Daily GH500Previous loan obtained from MJY3 GHc 800 Date 10/27/23Current working capital GHc 1300 Loans from other sources GHc ..... Date .....**identification**Identification: National ID # GH11-7200285463 Passport # .....Date of issue 11/02/2020 Expiry date 10/02/2020 Place of Issue GHANAPurpose for the loan GH1500 FOR BUSINESS



# MICRO-CREDIT ENTERPRISE

Loan repayments  
 Daily GHc ..... Weekly GHc GH 109 Bi-Weekly GHc ..... Monthly GHc .....

Collateral

What assets are you using as a security for this loan ?

Items

Value

Location

Date acquired

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  
 (... RITA ANAMOH ...) IN THE FRANSIS 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 20/12/20





# MICRO-CREDIT ENTERPRISE

## Guarantor

I MARY KORANKYE hereby guarantee a loan of GHc 1500

Being granted to (Full name of borrower) RITA ANAMUAM

Whom I am related to as NEIGHBOUR

I MARY KORANKYE 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 22/06/1994 Age 29 Gender FEMALE

Mobile 0559730920 Email .....

Postal Address..... House Address HN 33/9, ESURAKYIR

Please indicate a visible landmark .....

Identification: National ID # GHA-005781366-8 Passport # .....

Date of issue 15/05/2020 Expiry date 14/05/2030 Place of issue AFRICA

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

Self employed ☒ nature of business RETAIL OF CAR

Business location/address ELMWA RIVERS

Please indicate a visible landmark.....

Unemployed.....

Profession ..... years of experience 3

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

Guarantor's signature/thumb print MARY Date 08/02/24

## Official use only

Loan officer.....

Approval date.....

Approved by.....

Disbursed by .....

Loan disbursement date .....

Repayments start date.....

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



**LOAN LIABILITY AGREEMENT FORM**

I, rita ANAMUAH..... 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 clints 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, MARY KORANKYE..... do hereby agree that I am serving as the interpreter for rita ANAMUAH..... and MARY KORANKYE.....

(Borrower)

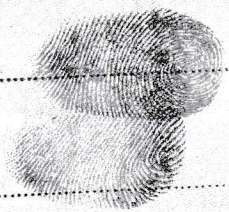
(Guarantor)

Clients 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 signatures and their thumb print, making this document thereby legal.

Interpreter signature and thumb print (Required).....

Mary Korankye



Client signature and thumb print (Required).....

Rita Anamuah

Guarantor signature and thumb print (Required).....

Mary Korankye

