

Grameen Ghana - Branch: [REDACTED]
P. O. Box 2709, Tamale N/R Ghana, Tel: (233) 71 25834

Printed on: 18/03/2013

Printed by: [REDACTED]

Loan Ledger Card [REDACTED] Loan No.: [REDACTED] Repayments against Current Dues
Address :, Phone:

Reference No. :

Annual Interest Rate: 30.00000
Installment type: Monthly
Number of Installments: 9
Interest calculation method: Flat Rate
Interest Deducted at Disbursement: No
Interest calculation in days: No
Calculate interest for grace period: Yes
Interest Instalments also in Grace Period: No

Product Name: Marketing Loans 2
Grace Period (in days): 30
Interest on grace period compounded.: No
Charges at Application/Approval
Commission paid on: / /
Stationery: 0.00
Loan Commission: 0.00
Development Fee: 0.00

Currency: GHS
Credit Officer: [REDACTED]
Interest paid upfront?: No
Charges at Disbursement
Commission paid on: / /
Stationery: 0.00
Loan Commission: 0.00

Date	Transaction	Voucher	Principal	Interest	Penalty	Running Balance	Balance principal	Balance Interest	Balance Penalty	Total balance	Cheque Status
27/09/2012	Loan Application		15,800.00	3,950.00	0.00	0.00	15,800.00	3,950.00	0.00	19,750.00	
22/10/2012	Loan Approval		15,800.00	3,950.00	0.00	0.00	15,800.00	3,950.00	0.00	19,750.00	
15/11/2012	Disbursements		15,800.00	3,950.00	0.00	0.00	15,800.00	3,950.00	0.00	19,750.00	
15/01/2013	Installment Due ✓		1,755.56	438.90	0.00	2,194.46	15,800.00	3,950.00	0.00	19,750.00	
15/02/2013	Installment Due ✓		1,755.56	438.90	0.00	4,388.92	15,800.00	3,950.00	0.00	19,750.00	
15/03/2013	Installment Due ✓		1,755.56	438.90	0.00	6,583.38	15,800.00	3,950.00	0.00	19,750.00	
15/04/2013	Installment Due ✓		1,755.56	438.90	0.00	8,777.84	15,800.00	3,950.00	0.00	19,750.00	
15/05/2013	Installment Due		1,755.56	438.90	0.00	10,972.30	15,800.00	3,950.00	0.00	19,750.00	
15/06/2013	Installment Due		1,755.56	438.90	0.00	13,166.76	15,800.00	3,950.00	0.00	19,750.00	
15/07/2013	Installment Due		1,755.56	438.90	0.00	15,361.22	15,800.00	3,950.00	0.00	19,750.00	
15/08/2013	Installment Due		1,755.56	438.90	0.00	17,555.68	15,800.00	3,950.00	0.00	19,750.00	
15/09/2013	Installment Due		1,755.52	438.80	0.00	19,750.00	15,800.00	3,950.00	0.00	19,750.00	

Client is in arrears as of reporting date by days for an amount of 6,583.38 GHS

MEMO

TO: Head of Programmes

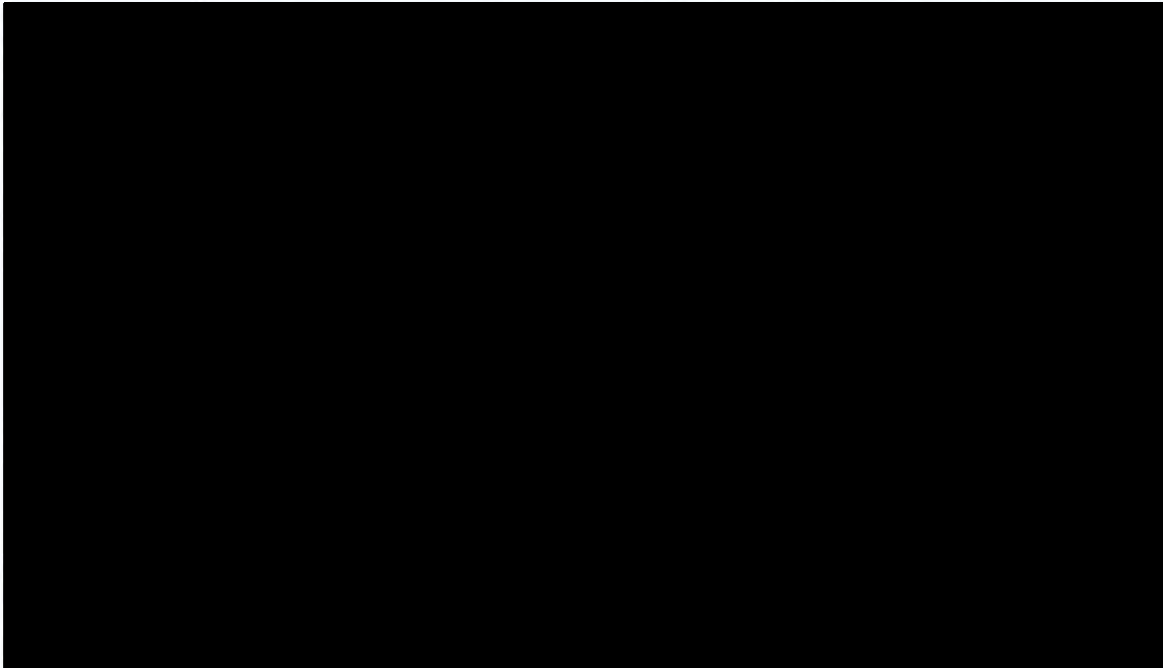
THROUGH: Credit Manager

FROM: Branch Manager

SUBJECT: Loan Approval

DATE: 27-09-2012

I wish to request for the approval of an amount of fifteen thousand eight Ghana cedis (GHC 15800.00) for [REDACTED]
Attached is the loan agreement form and application forms.





GRAMEEN GHANA

P. O. BOX 2709, TAMALE P. O. BOX 6, BIMBILLA P. O. BOX 19, ZABZUGU P.O BOX, KARIGA
Tel: 25834. Fax 23344 Tel: 0242 114 717 Tel. 0242935005 Tel: 0541120297

SCA NO.....

CYCLE NO.. 2..

Loan Terms

Credit with Education LOAN AGREEMENT FORM

The association of [redacted] locate in [redacted]
Name of Credit Association Name of community

accepts a loan of GH¢ 15,800.00 from Grameen Ghana
Loan Amount Name of organization

The loan disbursement will be on 15 / 11 / 2012 for the 2nd loan cycle.
Day Month Year Cycle No.

The interest due will be GH¢ 4,740 which is 30 percent of the loan amount for
Interest Amount
a 10 months loan cycle. The loan repayment with interest is due on / /
Day Month Year

Number of members. 23.....Female.....Male.....

Number of Solidarity Group (4) Four

Repayment commitment

The loan Application / Promissory Note attached to this Loan Agreement will be signed by each borrower when the funds are disbursed. This signifies commitment to repay loan with interest as described in this agreement, the rules and regulations of the Credit Association and the Credit with Education program.

The Credit Association will qualify for a new loan if;

- *there is full and timely repayment of the loan with interest;
- *Credit Association management and solidarity are strong;
- *members are committed to trying the practices decided in the meetings.

In testimony of our commitment to the terms of this Loan Agreement, we sign on behalf of our organizations.

[redacted signature]

(Credit Association Magazia)

Signature

15/11/12
Date

[redacted signature]

(Organization Representative)

Signature

15-11-12
Date

[redacted signature]

(Witness Name)

Signature

15/11/12
Date

Details of Solidarity Groups

SG1	Name of Member	Address	Loan Activity	Amount Requested GHC	Signature or RTP
1			Groundnut Marketing	500.00	
2			Groundnut Marketing	600.00	
3			Groundnut Marketing	500.00	
4			Groundnut Marketing	400.00	
5			Groundnut Marketing	500.00	
6			Groundnut Marketing	650.00	
Total				17,500.00 3,100.00	

SG2	Name of Member	Address	Loan Activity	Amount requested GHC	Signature or RTP
7			Groundnut Marketing	1,200.00	
8			Groundnut Marketing	1,200.00	
9			Groundnut Marketing	1,200.00	
10			Groundnut Marketing	1,000.00	
11					
12			Groundnut Marketing	1,000.00	
Total				5,600.00	

SG3	Name of Member	Address	Loan Activity	Amount RequestedGHC	Signature or RTP
13			Groundnut Marketing	500.00	
14			Groundnut Marketing	1,200.00	
15			Groundnut Marketing	600.00	
16			Groundnut Marketing	400.00	
17			Groundnut Marketing	400.00	
18					
Total				3,100.00	

SG4	Name of Member	Address	Loan Activity	Amount Requested GHC	Signature or RTP
19			Groundnut Marketing	800.00	
20			Groundnut Marketing	500.00	
21			Groundnut Marketing	600.00	
22			Groundnut Marketing	600.00	
23			Groundnut Marketing	1,000.00	
24			Groundnut Marketing	500.00	
Total					

DECLARATION

We the members of [redacted]do hereby declare that:

- 1. The information given in this loan application is true.
- 2. We have not withhold any information which may be necessary for processing this application
- 3. Members will be jointly and individually responsible for the repayment of the loan plus interest.

27 / 09 / 2012
Day Month Year

[redacted]

(Magazia's Name)

(Finger print)

[redacted]

(Secretary's Name)

(Finger print)

[redacted]

(Treasurer's Name)

(Finger print)

[redacted]

(Organizer's Name)

(Finger print)

FOR OFFICE USE ONLY

Loan approval 22 / 10 / 2012 HOP
Day Mont Year (TITLE)

[redacted]

Signature

Disbursement date 15 / 11 / 2012

Date repayment start 15 / 01 / 2013

Date repayment expire 15 / 09 / 2013