



MICRO-CREDIT ENTERPRISE

First Name MARTHA Middle Name —

Surname ARTIM

Date of Birth 23/12/1970 Age 54 Gender FEMALE

Postal Address — House Address 23/2 Brofo Bahd

NOTE: please indicate a visible landmark to your home address RESIDE EMINA COURT

Years at this current address 50 mm/yyyy Rent — Own ☒ Mortgage —

Mobile 0248050718 Email —

Spouse Name JACKSON Last Name MUNDO

Mobile # 0244590381 Email —

Date of birth dd/mm/yyyy — Age 65 Number of children 157 dependents 3

Employment

Self Employed ☒ Employee — Unemployed —

Profession — Employer Name and address MYAME MYE ME

Brofo Bakery. years of experience 30

Business location. Indicate visible landmark RESIDE EMINA COURT

Self employed: business type and details BAKE ALL KINDS OF BREADS

AND PASTRIES

Income details

Monthly — weekly 14,000 Daily 400000

Previous loan obtained from MJY3 GHc — Date —

Current working capital GHc 20,000 Loans from other sources GHc — Date —

identification

Identification: National ID # 919541726-8 Passport # —

Date of issue 05/02/2020 Expiry date 04/02/2030 Place of Issue EMINA

Purpose for the loan GHc 1000 for buying machine for bakery.

**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 DEFAULTERPAYMENT 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

(.....MARTHA APKIN.....) IN THEFANTE..... 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 12/01/2024

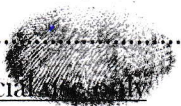
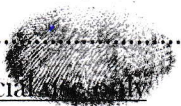


MICRO-CREDIT ENTERPRISE

Guarantor

I JENNIFER ACKOM hereby guarantee a loan of GHc 1000
 Being granted to (Full name of borrower) MARTHA ARHIN
 Whom I am related to as HEAD MOTHER - IN LAW
 I JENNIFER ACKOM 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 01/07/1980 Age 44 Gender FEMALE
 Mobile 0535332310 Email -
 Postal Address - House Address 25/2 TERTERIM
 Please indicate a visible landmark BESIDE GOOD SHEPHERD Church
 Identification: National ID # GHANA-CARD Passport # -
 Date of issue 22/02/2020 Expiry date 21/02/2030 Place of issue COMOCHI
 Employment details. Employee..... Employer Name and address.....
 Self employed ☒ nature of business FOOD VENDOR BAKER of LOAVES
 Business location/address TERTERIM
 Please indicate a visible landmark BESIDE GOOD SHEPHERD Church
 Unemployed.....
 Profession BAKER of LOAVES years of experience 41
 Guarantor's income details. Monthly - Weekly GHd 1200 Daily GHd 200
 Guarantor's signature/thumb print  Date 12/01/2024
 Official stamp 

Loan officer GLORIA BENIAKO
 Approval date.....
 Approved by.....
 Disbursed by.....
 Loan disbursement date.....
 Repayments start date.....
 Signature..... Date.....

LOAN LIABILITY AGREEMENT FORM

I, MARIHA ARHIN..... 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 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, Abnia Bebiako..... do hereby agree that I am serving as the interpreter for MARIHA ARHIN.....and.....JENNIFER ACKOM.....

(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).....



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



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

