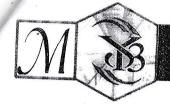


MICRO-CREDIT ENTERPRISE

First Name MARIAN Middle Name										
Surname OWUSU										
Date of Birth 08/07/1987 Age 38 Gender FEMALE										
Postal Address House Address 58/20 A BAJAYA										
NOTE: please indicate a visible landmark to your home address. OPPOSITE BAJAYA										
Years at this current address 35 mm/yyyy Rent Own Mortgage										
Mobile 0242935920 Email										
Spouse Name Last Name										
Mobile # Email										
Date of birth dd/mm/yyyy Age Number of children dependents										
<u>Employment</u>										
Self Employed Employee Unemployed										
Profession TEACHER Employer Name and address GHAMA EDUCATION										
SERVICE years of experience										
Business location. Indicate visible landmark BANTOMA										
Self employed: business type and details RANTUMA HIA BASIC SCHOOL	••••									
Income details										
Monthly Daily Daily										
Previous loan obtained from MJY3 GHc Date										
Current working capital GHc Loans from other sources GHc Date										
<u>identification</u>										
Identification: National ID # GHA - 720205745-6 Passport #										
Date of issue 12/02/2020 Expiry date 11/02/2030 Place of Issue ACCRA										
Purpose for the load GHC 2000 FOR BUSINESS										



MICRO-CREDIT ENTERPRISE

	Loan	repayments	•
Daily GHc	Weekly GHc B	i-Weekly GHc	Monthly GHc
		, , , , , , , , , , , , , , , , , , , ,	Wontnly GHc
		-11-1	
What assets are you.		<u>ollateral</u>	
	using as a security for this loa	in ?	
<u>Items</u>	<u>Value</u>	<u>Location</u>	Date acquired
Land			<u>Date acquired</u>
House			
Equipment/Tools			
-4-ipincht/100is			
			5 - 18 ₀
<u>(</u>	CONDITIONAL CLAUSE	FOR PAVENT DEE	AIII
PAYMENT PERIOR	FOUR MONT	TIC	AULTER
LONG AS LORNAL	DAILY DEFAULT CHA	RGE OF <u>2%</u> OF TH	E AMOUNT DUE AS
THE THE MAIN	IN DEFAULT IN MY I	NSTALL MENT DEL	PAYMENT AFTER MY
-, ·· DEREI, L	or WEEKLY OR MONTH	LY DUE DATE.	
THE PROVISION IN	THIS DOCUMENT OF	ZADIX DXX)
(MARIAH (SWUSU	DITTLE EXPLAINED	TO ME ANTE LANGUAGE,
THAT I FLUENTLY	SPEAK AND UNDERST	······) IN THE	LANGUAGE,
TERMS OF THIS CO	SPEAK AND UNDERST	AND, AND HAVE U	INDERSTOOD THE
CONDITION AS STA	TED IN THEREPOR	E APPEND MY MA	NDERSTOOD THE RK TO THE TERMS AND
	TED IN THEREOF.	Day	
APPLICANT SIGNAT	TURE/THUMB PRINT	Htt.	DATE 11/02/2025
		•	



MICRO-CREDIT ENTERPRISE

LOAN LIABILITY AGREEMENT FORM

MARIAH OWUSU solemnly agree to pay all loans interest acquired from MJY3 in full the terms agreed to and the period solemnly agreed to. MIY3 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. DEFUALTING CLIENT AND GUARANTOR'S PROPERTY/S SHALL BE CONSIFICATED FOR THE PURPOSE OF RECOVERING THE OWED AMOUNT. INTERPRETER DECLARATION I JOAHA GSHON do hereby agree that I am serving as interpreter FOR MARIAN OWUSU and ELIZABETH BONDAH ARTHUR (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 Interpreter signatures and thumb print (Required)

MONTHLY GROSS PAY	YID GROSS PAY	ANNUAL SALARY			01-001-20	31-Jan-25	31-Jan-25		31-Jan-25	31-Jan-25	31-Jan-25	31-Jan-25	31-Jan-25	31-Jan-25	31-Jan-25	31-Jan-25	31-Jan-25		MONTHYEAR NATURE ITEM CODE	DEPARTMENT	GENERAL'S	ACCOUNTANT	CANAL CONTRACTOR		
				*** TIER 2 (CAGD is not liab												TURE ITEM COD	LEVEL	GRADE	STAFF ID	NAME	PERIOD	
	566.75	42,333.00 YTD SSF (WORKER) 194.03 EMPLOYER S.S.F.	OF GHANA	TIER 2 CONTRIBUTION 176,39 AND YTD CONTRIBUTION 176.3900 ***	N ED		g flom disclosing your	い が が が が が が が が が が が が が		Enterprise Life Assurance Policy Deduction	Premier Mutual Health Deduction		Ghana National Association of Teachers Union Dues	Income Tax	Social Security Contribution Employee	SS Teachers Retention Premium	Single Spine Monthly Salary		DESCRIPTION	SCALE TYPE SS		988555 XXXXXXXXXX S.S.F. No B028707080025 DEPT	Marian Owusu AGENCY	FROM 01-JAN-25 TO 31-JAN-25 DISTRICT	JANUARY 2025
458.62 Elmina		DAYMENT MODE		3900 ***	3,221.06	9,431.37	details including passi	21,042.36						¥				PROJURIGINAL AMOUNT RATE(%	4	0307 Bantoma MA Prim (GOV)	0207 8-11				N Central
, Lta,	SOC.	4,056.91			247	i	employee details including password to Third Bodie 30	321	73.	55	5.00	59	56	19	529.16	3,527.75		RATE(%) BALANCE PAYMENTS D		MA Prim (GOV) COST CENTRE			Min Of Education	T	
1,699.55	NET SALARY	2,357.36			247.78	173.09	304.39	328.78	73.62	55.00	00	59.61	566.75	194.03				DEDUCTIONS		Ш			embly		