

MICRO-CREDIT ENTERPRISE



First Name MARIAM 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 4 dependents 4

Employment

Self Employed Employee ☒ Unemployed

Profession TEACHER Employer Name and address GHANA EDUCATION SERVICE years of experience

Business location. Indicate visible landmark BANTUMA

Self employed: business type and details BANTUMA M/A BASIC SCHOOL

Income details

Monthly weekly Daily

Previous loan obtained from MJY3 GHc Date

Current working capital GHc Loans from other sources GHc Date

identification

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 GH¢ 2000 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 ?

ItemsValueLocationDate acquired

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
(MARIAN OWUSU) IN THE FANTE 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

**MICRO-CREDIT ENTERPRISE**GuarantorI ELIZABETH BONOAH ARTHUR hereby guarantee a loan of GHc 2000Being granted to (Full name of borrower) MARIAN OWUSUWhom I am related to as FRIENDI ELIZABETH BONOAH ARTHUR 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 12/08/1997 Age 28 Gender FEMALEMobile 0538368285 EmailPostal Address..... House Address 40 B/5 MBOFRAMAYINIMPlease indicate a visible landmark OPPOSITE MBOFRAMAYINIM AYONFIAIdentification: National ID # GHA-719930647-8 Passport #Date of issue 08/02/2020 Expiry date 07/02/2030 Place of issue ACCRAEmployment details. Employee ☒ Employer Name and address GHANA EDUCATION SERVICE

Self employed nature of business

Business location/address BANTUMAPlease indicate a visible landmark BANTUMA BASIC SCHOOL

Unemployed.....

Profession TEACHER years of experience 4Guarantor's income details. Monthly GH400 Weekly DailyGuarantor's signature/thumb print  Date 11/02/2025Official use onlyLoan officer JOANA ESHUN

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I, MARIAM OWUSU 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 CONSIFICATED FOR THE PURPOSE OF RECOVERING THE OWED AMOUNT.

INTERPRETER DECLARATION

I, JOASHA GSHUN do hereby agree that I am serving as interpreter
For MARIAM OWUSU and ELIZABETH BONOAH 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 document thereby legal.

Interpreter signatures and thumb print (Required) JGA

Client signature and thumb print (Required) [Signature]

Guarantor signature and thumb print (Required) [Signature]



		DATE	JANUARY 2025		REGION	Central		
		PERIOD	FROM 01-JAN-25 TO 31-JAN-25	DISTRICT	Komenda-Edina-Eguafo-Abirem Municipal Assembly			
		NAME	Marian Owusu	AGENCY	Min Of Education			
		CONTROLLER AND ACCOUNTANT GENERAL'S DEPARTMENT	STAFF ID 988555 XXXXXXXXXXXX S.S.F. No B028707080025 GRADE Senior.Supt I Professional..GES LEVEL SS.PSH15 POINT 4 SCALE TYPE SS	DEPT. UNIT	GES 0307 Bantoma MA Prim (GOV) COST CENTRE			
MONTH/YEAR	NATURE	ITEM CODE	DESCRIPTION	HRS/ORIGINAL AMOUNT	RATE(%)	BALANCE	PAYMENTS	DEDUCTIONS
31-Jan-25			Single Spine Monthly Salary				3,527.75	
31-Jan-25			SS Teachers Retention Premium				529.16	
31-Jan-25			Social Security Contribution Employee					194.03
31-Jan-25			Income Tax					566.75
31-Jan-25			Ghana National Association of Teachers Union Dues					59.61
31-Jan-25			GNAT Cancer Fund					5.00
31-Jan-25			Premier Mutual Health Deduction					55.00
31-Jan-25			Enterprise Life Assurance Policy Deduction					73.62
31-Jan-25			Bayport Financial Services Ded					328.78
31-Jan-25			Letshoro Gb. Savings and Loan Ltd Ded					12,479.99
31-Jan-25			Bayport Financial Services Ded					304.39
31-Jan-25			Dalex Snap Loan Ded					173.09
31-Jan-25			Lai Community Bank Ltd Ded					349.31
31-Jan-25								247.78
*** CAGD is not liable for any financial loss resulting from disclosing your employee details including password to Third Parties **								
*** TIER 2 CONTRIBUTION 176.39 AND YTD CONTRIBUTION 176.3900 ***								
OF GHANA								
ANNUAL SALARY	42,333.00	YTD SSF (WORKER)	194.03	EMPLOYER S.S.F.	TOTALS		4,056.91	2,357.36
YTD GROSS PAY	4,056.91	YTD INCOME TAX	566.75	MONTHLY	PAYMENT MODE		GCB Bank Ltd,	NET SALARY
MONTHLY GROSS PAY	4,056.91	PAGE	1	YTD			458.62	1,699.55

OF GHANA

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