



MICRO-CREDIT ENTERPRISE

First Name ROBERT Middle Name

Surname ARTHAIR

Date of Birth 29th SEPTEMBER 1966 Age 58 Gender MALE

Postal Address House Address P.O. BOX 240, EMINA

NOTE: please indicate a visible landmark to your home address NEAR CASEL BASIC SCHOOL

Years at this current address 8 mm/yyyy Rent ☒ Own Mortgage

Mobile 0559649804 Email

Spouse Name CYNTHIA Last Name OWUSU

Mobile # Email

Date of birth dd/mm/yyyy Age Number of children 5 dependents 6

Employment

Self Employed Employee ☒ Unemployed

Profession Employer Name and address

CES ECHAFI ABRAH SMR HIGH SCHOOL years of experience

Business location. Indicate visible landmark

Self employed: business type and details

Income details

Monthly weekly Daily

Previous loan obtained from MJY3 GHc 1000 Date 10/10/2023

Current working capital GHc Loans from other sources GHc Date

Identification

Identification: National ID # GHA-719254347-5 Passport #

Date of issue 03/02/2020 Expiry date 02/02/2030 Place of Issue KOMENDA

Purpose for the load 3000 PERSONAL LOAN



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 DEFAULTER

PAYMENT PERIOD..... 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

(.....) IN THE 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.....*B -*.....DATE *18/01/2024*



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Guarantor

I JOHN SORENG hereby guarantee a loan of GHc 3000

Being granted to (Full name of borrower) ROBERT ARTHUR

Whom I am related to as COLLEAGUE

I JOHN SORENG 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 10/12/1963 Age 60 Gender MALE

Mobile 0246947271 Email -

Postal Address - House Address -

Please indicate a visible landmark -

Identification: National ID # - Passport # -

Date of issue - Expiry date - Place of issue -

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

Self employed nature of business

Business location/address

Please indicate a visible landmark.....

Unemployed.....

Profession MAINTENANCE OFFICER years of experience

Guarantor's income details. Monthly..... Weekly Daily

Guarantor's signature/thumb print [Signature] Date 18/01/2024

Official use only

Loan officer Cibnia Bediaku

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I, ROBERT ARTHUR 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 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 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, MIA do hereby agree that I am serving as the interpreter
for and
(Borrower) (Guarantor)

Clients of MJY3 concerning this loan agreement in the 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) MIA 

Client signature and thumb print (Required) [Signature]

Guarantor signature and thumb print (Required) [Signature]



STATEMENT OF ACCOUNT

16-01-2024

Customer ID : 00610375
Customer Name : ARTHUR ROBERT
Customer Address : EGUAFO ABEM SNR HIGH
P.O.BOX 240
Account Title : ARTHUR ROBERT

Period From :
To :
Account No :
Product Name :
Currency Name :
Branch Code :
Branch Name :
Customer Short Name :

01-10-2023
31-12-2023
3011070061037501
107
GHS
301
CAPE COAST
ARTHUR ROBERT

Date	Branch	Description	Reference	Value Date	Debits	Credits	Balance
09-10-2023	301	0243581056,MoMo Transfer of 110 to 233243581056.E-levy Fee:0.0::RefID: adb877508555213298 -233243581056	000UMIP232825746	09-10-2023	110.00	0.00	155.41
09-10-2023	301	0243581056,MoMo Transfer of 110 to 233243581056.E-levy Fee:0.0::RefID: adb877508555213298 -233243581056	000UMIP232825746	09-10-2023	1.10	0.00	154.31
18-10-2023	301	VANGUARD LIFE FW000000011413	0009430232910434	18-10-2023	50.16	0.00	104.15
18-10-2023	301	adb 3011070061037501 ENTERPRISE LIFE OCT 23 PREM DED GH5V0579137OCT	000943623291A5KI	18-10-2023	89.58	0.00	14.57
27-10-2023	301	OCT 2023 SAL	0009905233008681	27-10-2023	0.00	1,640.90	1,655.47
27-10-2023	301	PROC FEES	0009915233008681	27-10-2023	7.00	0.00	1,648.47
30-10-2023	301	0243581056,MoMo Transfer of 1300 to 233243581056.E-levy Fee:0.0::RefID: adb910703280286553 -233243581056	000UMIP233031243	30-10-2023	1,300.00	0.00	348.47
30-10-2023	301	0243581056,MoMo Transfer of 1300 to 233243581056.E-levy Fee:0.0::RefID: adb910703280286553 -233243581056	000UMIP233031243	30-10-2023	10.00	0.00	338.47
31-10-2023	301	ACCOUNT MAINTENANCE FEE	301CODTGHS100001	01-11-2023	10.00	0.00	328.47
31-10-2023	301	EBANKING SERVICE FEE	301EBSPGHS100001	01-11-2023	7.00	0.00	321.47
06-11-2023	301	0243581056,MoMo Transfer of 200 to 233243581056.E-levy Fee:0.0::RefID: adb996862814248428 -233243581056	000UMIP233102366	06-11-2023	200.00	0.00	121.47
06-11-2023	301	0243581056,MoMo Transfer of 200 to 233243581056.E-levy Fee:0.0::RefID: adb996862814248428 -233243581056	000UMIP233102366	06-11-2023	2.00	0.00	119.47
07-11-2023	301	0243581056,MoMo Transfer of 80 to 233243581056.E-levy Fee:0.0::RefID: adb847976479216542 -233243581056	000UMIP233116033	07-11-2023	80.00	0.00	39.47
07-11-2023	301	0243581056,MoMo Transfer of 80 to 233243581056.E-levy Fee:0.0::RefID: adb847976479216542 -233243581056	000UMIP233116033	07-11-2023	0.80	0.00	38.67
25-11-2023	301	NOV 2023 SAL	0009350233292600	25-11-2023	0.00	2,840.90	2,879.57
25-11-2023	301	PROC FEES	0009361233296807	25-11-2023	7.00	0.00	2,872.57
27-11-2023	301	VANGUARD LIFE NOV FW000000011413	0009392233311606	27-11-2023	50.16	0.00	2,822.41
27-11-2023	301	0243581056,MoMo Transfer of 500 to 233243581056.E-levy Fee:0.0::RefID: adb629928932893245 -233243581056	000UMIP23331A486	27-11-2023	500.00	0.00	2,322.41
27-11-2023	301	0243581056,MoMo Transfer of 500 to 233243581056.E-levy Fee:0.0::RefID: adb629928932893245 -233243581056	000UMIP23331A486	27-11-2023	5.00	0.00	2,317.41
27-11-2023	301	0243581056,MoMo Transfer of 500 to 233243581056.E-levy Fee:0.0::RefID: adb999609909815384 -233243581056	000UMIP23331A4WR	27-11-2023	500.00	0.00	1,817.41
27-11-2023	301	0243581056,MoMo Transfer of 500 to 233243581056.E-levy Fee:0.0::RefID:	000UMIP23331A4WR	27-11-2023	5.00	0.00	1,812.41

16-01-2024

STATEMENT OF ACCOUNT

Date	Branch	Description	Reference	Value Date	Debits	Credits	Balance
		adb999609909815384 -233243581056					
28-11-2023	301	adb 3011070061037501 ENTERPRISE LIFE NOV 23 PREM DED GH5V0579137NOV	0009500233320370	28-11-2023	98.44	0.00	1,713.97
30-11-2023	301	EBANKING SERVICE FEE	301EBSPGHS00001	02-12-2023	7.00	0.00	1,706.97
30-11-2023	301	ACCOUNT MAINTENANCE FEE	301COTDGHSL00001	02-12-2023	10.00	0.00	1,696.97
04-12-2023	301	0243581056,MoMo Transfer of 400 to 233243581056.E-levy Fee:0.0::RefID: adb850411024166356 -233243581056	000UMIP233380850	04-12-2023	400.00	0.00	1,296.97
04-12-2023	301	0243581056,MoMo Transfer of 400 to 233243581056.E-levy Fee:0.0::RefID: adb850411024166356 -233243581056	000UMIP233380850	04-12-2023	4.00	0.00	1,292.97
06-12-2023	301	0243581056,MoMo Transfer of 150 to 233243581056.E-levy Fee:0.0::RefID: adb435111703034572 -233243581056	000UMIP233404093	06-12-2023	150.00	0.00	1,142.97
06-12-2023	301	0243581056,MoMo Transfer of 150 to 233243581056.E-levy Fee:0.0::RefID: adb435111703034572 -233243581056	000UMIP233404093	06-12-2023	1.50	0.00	1,141.47
11-12-2023	301	0243581056,MoMo Transfer of 200 to 233243581056.E-levy Fee:0.0::RefID: adb810616419054602 -233243581056	000UMIP233431009	09-12-2023	200.00	0.00	941.47
11-12-2023	301	0243581056,MoMo Transfer of 200 to 233243581056.E-levy Fee:0.0::RefID: adb810616419054602 -233243581056	000UMIP233431009	09-12-2023	2.00	0.00	939.47
20-12-2023	301	0243581056,MoMo Transfer of 300 to 233243581056.E-levy Fee:0.0::RefID: adb849652780747839 -233243581056	000UMIP233542669	20-12-2023	300.00	0.00	639.47
20-12-2023	301	0243581056,MoMo Transfer of 300 to 233243581056.E-levy Fee:0.0::RefID: adb849652780747839 -233243581056	000UMIP233542669	20-12-2023	3.00	0.00	636.47
20-12-2023	301	VANGUARD LIFE DECEMBER FW000000011413	0009550233540509	20-12-2023	50.16	0.00	586.31
21-12-2023	301	DEC 2023 SAL	0009555233556934	21-12-2023	0.00	1,640.90	2,227.21
21-12-2023	301	PROC FEES	0009565233556934	21-12-2023	7.00	0.00	2,220.21
21-12-2023	301	adb 3011070061037501 ENTERPRISE LIFE DEC 23 PREM DED GH5V0579137DEC	000966023355A3K1	21-12-2023	98.44	0.00	2,121.77
28-12-2023	301	0243581056,MoMo Transfer of 310 to 233243581056.E-levy Fee:0.0::RefID: adb920763390088421 -233243581056	000UMIP233621818	28-12-2023	310.00	0.00	1,811.77
28-12-2023	301	0243581056,MoMo Transfer of 310 to 233243581056.E-levy Fee:0.0::RefID: adb920763390088421 -233243581056	000UMIP233621818	28-12-2023	3.10	0.00	1,808.67
29-12-2023	301	0243581056,MoMo Transfer of 400 to 233243581056.E-levy Fee:0.0::RefID: adb501712473359503 -233243581056	000UMIP233630679	29-12-2023	400.00	0.00	1,408.67
29-12-2023	301	0243581056,MoMo Transfer of 400 to 233243581056.E-levy Fee:0.0::RefID: adb501712473359503 -233243581056	000UMIP233630679	29-12-2023	4.00	0.00	1,404.67
29-12-2023	301	0243581056,MoMo Transfer of 300 to 233243581056.E-levy Fee:0.0::RefID: adb439740631930134 -233243581056	000UMIP233634504	29-12-2023	300.00	0.00	1,104.67
29-12-2023	301	0243581056,MoMo Transfer of 300 to 233243581056.E-levy Fee:0.0::RefID: adb439740631930134 -233243581056	000UMIP233634504	29-12-2023	3.00	0.00	1,101.67

Opening Balance :	265.41
Total Debit Amt :	5,286.44
Total Credit Amt :	6,122.70
Closing Balance :	1,101.67