**MICRO-CREDIT ENTERPRISE**First Name MARIAM Middle NameSurname OWUSUDate of Birth 08/07/1987 Age 38 Gender FEMALEPostal Address House Address 58/20 A BAJAYANOTE: please indicate a visible landmark to your home address OPPOSITE BAJAYAYears at this current address 35 mm/yyyy Rent Own ☒ MortgageMobile 0242935920 Email

Spouse Name Last Name

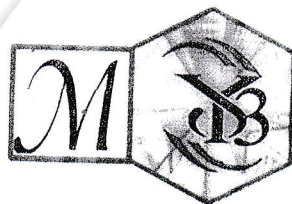
Mobile # Email

Date of birth dd/mm/yyyy Age Number of children 4 dependents 4EmploymentSelf Employed Employee ☒ UnemployedProfession TEACHER Employer Name and address GHANA EDUCATION SERVICE years of experienceBusiness location. Indicate visible landmark BANTUMASelf employed: business type and details BANTUMA M/A BASIC SCHOOLIncome detailsMonthly GH¢ 2357 weekly Daily

Previous loan obtained from MJY3 GHc Date

Current working capital GHc Loans from other sources GHc Date

identificationIdentification: National ID # GHA-720205745-6 Passport #Date of issue 12/02/2020 Expiry date 11/02/2030 Place of Issue ACCRAPurpose 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 ?

<u>Items</u>	<u>Value</u>	<u>Location</u>	<u>Date acquired</u>
Land			
House			
Equipment/Tools			

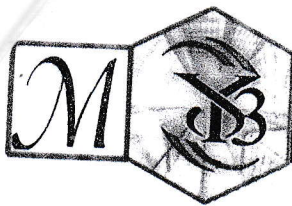
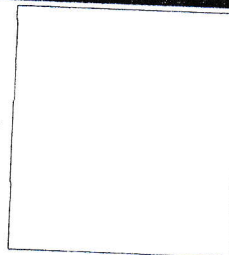
CONDITIONAL CLAUSE FOR PAYMENT DEFAULTER

PAYMENT 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.

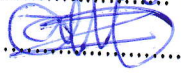
I consent to the terms and conditions of this loan. I will also make myself available when needed for identification and verification.

Date of birth 12/08/1997 Age 28 Gender FEMALEMobile 0538368285 EmailPostal Address..... House Address 40B/5 MBOFRAMAYINIMPlease indicate a visible landmark OPPOSITE MBOFRAMAYINIM AYENIFAIdentification: National ID # GHA-7/9930647-8 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 GHG 400 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, MARIAN 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 MARIAN 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) JA

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 XXXXXXXXXX S.S.F. No B028707080025		DEPT.		GES					
				GRADE		Senior Supt I Professional. GES		UNIT		0307 Bantoma MA Prim (GOV) COST CENTRE					
				LEVEL		SS.PSH15 POINT 4 SCALE TYPE SS									
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						Letshago Gh Savings and Loan Ltd Ded								304.39	
31-Jan-25														173.09	
31-Jan-25						Dalex Snap Loan Ded								349.31	
31-Jan-25						La Community Bank Ltd Ded								247.78	

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