**MICRO-CREDIT ENTERPRISE**

First Name MARTHA ARHIN Middle Name                       
Surname ARHIN  
Date of Birth 23/12/1970 Age            Gender FEMALE  
Postal Address                      House Address 25/2 BROFORANHO  
NOTE: please indicate a visible landmark to your home address BESIDE ELMIXA COURT  
Years at this current address 50 mm/yyyy Rent            Own            Mortgage             
Mobile 0244590331 Email                       
Spouse Name JACKSON Last Name MUNO  
Mobile # 0244590331 Email                       
Date of birth dd/mm/yyyy                      Age            Number of children 7 dependents 3

EmploymentSelf Employed ☒ Employee            Unemployed           Profession                      Employer Name and address                       
                     years of experience           Business location. Indicate visible landmark BESIDE ELMIXA COURTSelf employed: business type and details NYAME NWEWE BOAFO BAKERYIncome detailsMonthly                      weekly GHS 5000 Daily GHS 830Previous loan obtained from MJY3 GHc 5000 Date 20/09/2024Current working capital GHc                      Loans from other sources GHc                      Date                     identificationIdentification: National ID # GHA-7195417268 Passport #                     Date of issue 05/02/2020 Expiry date 04/02/2030 Place of Issue ELMIXAPurpose for the loan GHS 9000 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  
(..... MARTHA ARHIM ..... ) 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.....  ..... DATE 02/01/2024



Loan guarantor form

**MICRO-CREDIT ENTERPRISE**GuarantorI ANTHONY AMOAH hereby guarantee a loan of GHc 9000Being granted to (Full name of borrower) MARTHA ARITHINWhom I am related to as FRIENDI ANTHONY AMOAH 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 03/03/1993 Age ..... Gender MALEMobile 0249262034 Email .....Postal Address..... House Address 23/4 SYBIL

Please indicate a visible landmark .....

Identification: National ID # GHA-723418337-6 Passport # .....Date of issue 04/07/2020 Expiry date 03/07/2030 Place of issue ACCRA

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

Self employed ☒ nature of business DRIVERBusiness location/address NYAME NYE ME BOAFO BAKERY

Please indicate a visible landmark.....

Unemployed.....

Profession ..... years of experience 14Guarantor's income details. Monthly..... Weekly GH4300 Daily.....Guarantor's signature/thumb print ..... Date 08/01/2025Official use onlyLoan officer..... IBRAHIMI KHALID

Approval date.....

Approved by.....

Disbursed by .....

Loan disbursement date .....

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I, MARTHA ARHIN, do hereby 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 CONFISCATED FOR THE PURPOSE OF RECOVERING THE OWED AMOUNT.

INTERPRETER DECLARATION

I, N/A, do hereby agree that I am serving as interpreter for MARTHA ARHIN and ANTHONY AMOAH.

(Borrower)

(Guarantor)

Client of MJY3 concerning this loan agreement in the N/A 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) N/A

Client signature and thumb print (Required)

Guarantor signature and thumb print (Required)