



MICRO-CREDIT ENTERPRISE

First Name Jemima Middle Name

Surname Arthur - Bentum

Date of Birth 26/01/1993 Age Gender Female

Postal Address House Address 218/1 ZOMAO

NOTE: please indicate a visible landmark to your home address Behind K.E.C.A office

Years at this current address 7 mm/yyyy Rent Own ☒ Mortgage

Mobile 054805587 Email

Spouse Name Mwin Last Name Yaro

Mobile # 0243335833 Email

Date of birth dd/mm/yyyy Age Number of children 2 dependents 4

Employment

Self Employed ☒ Employee Unemployed

Profession Employer Name and address

..... years of experience 4

Business location. Indicate visible landmark New Market

Self employed: business type and details.....

Colel Store Retailer

Income details

Monthly weekly GHS 2100 Daily GHS 350

Previous loan obtained from MJY3 GHc 1000 Date 17/10/2023

Current working capital GHc 5000 Loans from other sources GHc Date

Identification

Identification: National ID # GHA-721425556-8 Passport #

Date of issue 15/10/2021 Expiry date 14/10/2031 Place of Issue Aburi

Purpose for the loan GHS 2000 For business



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Loan repayments
 Daily GHc Weekly GHc 160 Bi-Weekly GHc Monthly GHc

Collateral

What assets are you using as a security for this loan ?

Items

Value

Location

Date acquired

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
 (..... Jemima Arthur Bentum.....) 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 31/01/2024



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Guarantor

I Priscilla Ewusie hereby guarantee a loan of GHc 2000

Being granted to (Full name of borrower) Jemima Bentum Arthur

Whom I am related to as friend

I Priscilla Ewusie 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 25/05/2002 Age 22 Gender Female

Mobile 0591175189 Email —

Postal Address — House Address 18/1 ZONGGO

Please indicate a visible landmark —

Identification: National ID # Ghana Card Passport # —

Date of issue 31/04/2020 Expiry date 30/04/2030 Place of issue Elmina

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

Self employed ☒ nature of business owns a Cold Store

Business location/address New market

Please indicate a visible landmark opposite Estate

Unemployed.....

Profession years of experience

Guarantor's income details. Monthly..... Weekly GH/1500 Daily GH/300

Guarantor's signature/thumb print [Signature] Date 31/01/2024

Official use only

Loan officer Abina Bediako

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I, Jemima 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, M/A..... do hereby agree that I am serving as the interpreter for M/A..... and.....
(Borrower) (Guarantor)

Clients of MJY3 concerning this loan agreement in thelanguage 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).....

Client signature and thumb print (Required).....

Guarantor signature and thumb print (Required).....