



MICRO-CREDIT ENTERPRISE

First Name JANE Middle Name

Surname ARTHUR

Date of Birth 17/05/1958 Age Gender FEMALE

Postal Address House Address HN/14 YESUNKWA

NOTE: please indicate a visible landmark to your home address OPPOSITE GOIL FILLING STATION

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

Mobile 0246145810 Email

Spouse Name Last Name

Mobile # Email

Date of birth dd/mm/yyyy Age Number of children 1 dependents 1

Employment

Self Employed ☒ Employee Unemployed

Profession Employer Name and address

..... years of experience 16

Business location. Indicate visible landmark

Self employed: business type and details SUPPLIES GARI TO SCHOOLS

Income details

Monthly weekly GHC 1400 Daily GHC 280

Previous loan obtained from MJY3 GHc 3,000 Date 04/03/2024

Current working capital GHc 30,000 Loans from other sources GHc Date

Identification

Identification: National ID # GHA-719343308-6 Passport #

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

Purpose for the load GHC 25,000 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..... 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

(..... JANE ARTHUR) IN THE FAHLE 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 22/04/2024



MICRO-CREDIT ENTERPRISE

Guarantor

I STEPHEN KWESI THOMPSON hereby guarantee a loan of GHc

Being granted to (Full name of borrower) JANE ARTHUR

Whom I am related to as FRIEND

I STEPHEN KWESI THOMPSON 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 14/02/1957 Age Gender MALE

Mobile 0547 0543 52 Email

Postal Address House Address 11/20 ATIBI TORINSIN

Please indicate a visible landmark

Identification: National ID # GHA-728117559-7 Passport #

Date of issue 09/03/2022 Expiry date 02/03/2032 Place of issue ELMIHA

Employment details. Employee Employer Name and address

Self employed ☒ nature of business SELLS BOXES OF MAGERITE

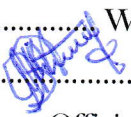
Business location/address

Please indicate a visible landmark

Unemployed

Profession years of experience TWELVE

Guarantor's income details. Monthly Weekly GHc Daily GHc

Guarantor's signature/thumb print  Date 22/04/2024

Official use only

Loan officer

Approval date

Approved by

Disbursed by

Loan disbursement date

Repayments start date

Signature Date

LOAN LIABILITY AGREEMENT FORM

I, JANE 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, N/A do hereby agree that I am serving as the interpreter for JANE ARTHUR and STEPHEN KWESI THOMPSON

(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) _____

Client signature and thumb print (Required) _____

Guarantor signature and thumb print (Required) _____