



MICRO-CREDIT ENTERPRISE

First Name MARINA Middle Name

Surname ARHIN

Date of Birth 23/12/1970 Age Gender FEMALE

Postal Address House Address 25/2 BROFOBAHITO

NOTE: please indicate a visible landmark to your home address BESIDE ELMINA COURT

Years at this current address 50 mm/yyyy Rent Own Mortgage

Mobile 0248050718 Email

Spouse Name JACKSON Last Name MUTO

Mobile # 0244590381 Email

Date of birth dd/mm/yyyy Age Number of children 7 dependents 3

Employment

Self Employed ☒ Employee Unemployed

Profession Employer Name and address years of experience 30

Business location. Indicate visible landmark BESIDE ELMINA COURT

Self employed: business type and details NAME THE ME BREAD BAKERY

Income details

Monthly weekly Daily

Previous loan obtained from MJY3 GHc Date

Current working capital GHc Loans from other sources GHc Date

identification

Identification: National ID # GHA-719641726-8 Passport #

Date of issue 08/02/2020 Expiry date 07/01/2030 Place of Issue ELMINA

Purpose for the loan GHA 5,000 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 ?

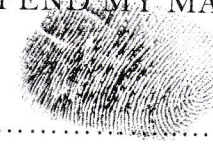
<u>Items</u>	<u>Value</u>	<u>Location</u>	<u>Date acquired</u>
Land			
House			
Equipment/Tools			

CONDITIONAL CLAUSE FOR PAYMENT DEFAULTER

PAYMENT PERIOD.....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
(MARITA ARHIN) 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 16/09/2024



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Guarantor

I ANTHONY AMOAH hereby guarantee a loan of GHc

Being granted to (Full name of borrower) MARINA ARHIN

Whom I am related to as FRIEND

I 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 MALE

Mobile 0249262034 Email

Postal Address House Address 23/4 BTBIL

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 DRIVER

Business location/address NYAME NYE BIE BOAFO BAKERY

Please indicate a visible landmark.....

Unemployed.....

Profession years of experience 14

Guarantor's income details. Monthly..... Weekly GH¢ 300 Daily

Guarantor's signature/thumb print [Signature] Date 16/09/2024

Official use only

Loan officer IBRAHIM KHALID

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I, MARINA ARTHIN solemnly agree to pay all loans 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 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 he 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 MARINA ARTHIN and JENNIFER ACKON

(Borrower)

(Guarantor)

Clients 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 signatures 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) [Signature] 