



MICRO-CREDIT ENTERPRISE

First Name MARIHA Middle Name

Surname ARHIM

Date of Birth 23/12/1970 Age Gender FEMALE

Postal Address House Address 23/2 BROFOBAHO

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 MUMOO

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 NYAME NYE ME BOAFO BAKERY

Income details

Monthly weekly GHC 14,500 Daily GHC 2000

Previous loan obtained from MJY3 GHc 1000 Date 12/01/2024

Current working capital GHc 20,000 Loans from other sources GHc Date

Identification

Identification: National ID # GHA-719541726-8 Passport #

Date of issue 05/02/2020 Expiry date 04/02/2030 Place of Issue ELMINA

Purpose for the loan GHC 3,000 FOR BUSINESS



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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 ARTHIM) IN THE FAHTE 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..... 17/05/2024



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Guarantor

I JENNIFER ACKOH hereby guarantee a loan of GHc 3000

Being granted to (Full name of borrower) MARIHA ARHIN

Whom I am related to as MOTHER-IN-LAW

I JENNIFER ACKOH 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 01/07/1986 Age Gender FEMALE

Mobile 0535332310 Email

Postal Address..... House Address 25/2 JETERIM

Please indicate a visible landmark BESIDE GOOD SHEPHERD CHURCH

Identification: National ID # GHANA CARD Passport #

Date of issue 22/02/2020 Expiry date 22/02/2030 Place of issue GOMOH

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

Self employed ☒ nature of business BAKER

Business location/address BESIDE GOOD SHEPHERD CHURCH

Please indicate a visible landmark.....

Unemployed.....

Profession years of experience 4

Guarantor's income details. Monthly..... Weekly GHc 1200 Daily GHc 200

Guarantor's signature/thumb print  Date 17/05/2024

Official use only

Loan officer IBRAHIM KHALIL

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I, MARIHA ARHIN 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 MARIHA ARHIN and JEHIFER ACKOM

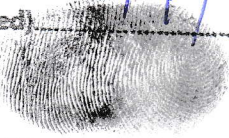
(Borrower)

(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 thumb print, making this document thereby legal.

Interpreter signature and thumb print (Required) N/A

Client signature and thumb print (Required) 

Guarantor signature and thumb print (Required) 