



MICRO-CREDIT ENTERPRISE

First Name GLADYS Middle Name

Surname ARTHUR

Date of Birth 07/08/1975 Age Gender FEMALE

Postal Address House Address CK/0040/3486 BRONTIBIMA

NOTE: please indicate a visible landmark to your home address LAST STOP BEHIND MTN POLE

Years at this current address 4 mm/yyyy Rent ☒ Own Mortgage

Mobile 0555960847 Email

Spouse Name Last Name

Mobile # Email

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

Employment

Self Employed ☒ Employee Unemployed

Profession Employer Name and address

..... years of experience

Business location. Indicate visible landmark NEW MARKET

Self employed: business type and details SELLS CLOTHES

Income details

Monthly weekly GHC 1800 Daily GHC 300

Previous loan obtained from MJY3 GHc 2000 Date 06/08/2024

Current working capital GHc Loans from other sources GHc Date

identification

Identification: National ID # GHA-72045487-8 Passport #

Date of issue 14/02/2020 Expiry date 13/02/2030 Place of Issue ELMIMA

Purpose for the load GHC 4000 FOR BUSINESSES



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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 ?

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
(GLADYS ARTHUR) 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 10/12/2024



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Guarantor

I ELIZABETH MENSAH hereby guarantee a loan of GHc 4000

Being granted to (Full name of borrower) GLADYS ARTHUR

Whom I am related to as FRIEND

I ELIZABETH MENSAH 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 01/07/1989 Age Gender FEMALE

Mobile 05439736634 Email CK/0040/3679

Postal Address..... House Address CK/0040/3679 BROHIBIMA

Please indicate a visible landmark LAST STOP BAR

Identification: National ID # GHA-719984620-5 Passport #

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

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

Self employed ☒ nature of business SELLS SECOND HAND CLOTHES

Business location/address ELMINA NEW MARKET

Please indicate a visible landmark.....

Unemployed.....

Profession years of experience 10

Guarantor's income details. Monthly..... Weekly GHc 14.00 Daily GHc 2.00

Guarantor's signature/thumb print Date 10/12/2024

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, GLADYS ARTHUR solemnly agree to pay all loans interest acquired from
MAY3 in full the terms agreed to and the period solemnly agreed to

MAY3 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 GLADYS ARTHUR and ELIZABETH MENSAH

(Borrower)

(Guarantor)

Client of MAY3 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)

Client signature and thumb print (Required)

Guarantor signature and thumb print (Required)