

MICRO-CREDIT ENTERPRISE

First Name EMELIA Middle Name

Surname ARTHUR

Date of Birth 10/06/1996 Age 29 Gender FEMALE

Postal Address House Address KD3 ANKAWDA

NOTE: please indicate a visible landmark to your home address ANKAWDA OPPOSITE ROMAN CHURCH

Years at this current address 6 mm/yyyy Rent Own ☒ Mortgage

Mobile 0597813982 Email

Spouse Name DANIEL Last Name KOBBIA

Mobile # 0555359746 Email

Date of birth dd/mm/yyyy Age Number of children 4 dependents 3

Employment

Self Employed ☒ Employee Unemployed

Profession Employer Name and address

..... years of experience

Business location. Indicate visible landmark ANKAWDA OPPOSITE ROMAN CHURCH

Self employed: business type and details SELLS PROVISION

Income details

Monthly weekly GHC 1500 Daily GHC 300

Previous loan obtained from MJY3 GHc Date

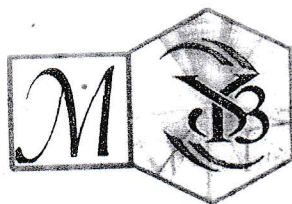
Current working capital GHc Loans from other sources GHc Date

identification

Identification: National ID # GHA-721155171-2 Passport #

Date of issue 22/02/2020 Expiry date 21/02/2030 Place of Issue ACCRA

Purpose for the load GHC 2500 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 | | | |

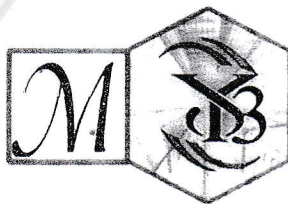
CONDITIONAL CLAUSE FOR PAYMENT DEFAULTER

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
(..... EMELIA 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 11/02/2025



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Guarantor

I SAMUEL BAAH hereby guarantee a loan of GHc 2500

Being granted to (Full name of borrower) EMELIA ARTHUR

Whom I am related to as FRIEND

I SAMUEL BAAH 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 11/08/1996 Age 29 Gender MALE

Mobile 0558547725 Email

Postal Address..... House Address KD3 ANKWANDA OPPOSITE ROMAN

Please indicate a visible landmark OPPOSITE ROMAN CHURCH

Identification: National ID # GHANA CARD Passport #

Date of issue 18/02/2020 Expiry date 17/02/2030 Place of issue ACCRA

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

Self employed ☒ nature of business SEAMTRESS

Business location/address ATABADZE OPPOSITE POLICE BURIAL

Please indicate a visible landmark OPPOSITE ATABADZE POLICE BURIAL

Unemployed.....

Profession years of experience 2

Guarantor's income details. Monthly..... Weekly GH250 Daily GH50

Guarantor's signature/thumb print  Date 11/02/2025

Official use only

Loan officer JOANA ESHUN

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I, EMELIA ARTHUR solemnly agree to pay all loans interest acquired from MJY3 in full 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 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, JOANA ESHUY do hereby agree that I am serving as interpreter.

For EMELIA ARTHUR and SAMUEL BAAH

(Borrower)

(Guarantor)

Client of MJY3 concerning this loan agreement in the FANTE 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)

JA

Client signature and thumb print (Required)

Guarantor signature and thumb print (Required)

[Signature]