

Recommended by Benedicta Aggrey-Ann

Loan Application form



# MICRO-CREDIT ENTERPRISE

First Name Mary Middle Name

Surname Akon

Date of Birth 01/01/1987 Age 36 Gender Female

Postal Address House Address 3345 Roman Hills

NOTE: please indicate a visible landmark to your home address Near Roman School

Years at this current address 1 mm/yyyy Rent ☒ Own Mortgage

Mobile 0546926415 Email

Spouse Name John Last Name Mensah

Mobile # Email

Date of birth dd/mm/yyyy Age 47 Number of children 3 dependents 3

## Employment

Self Employed ☒ Employee Unemployed

Profession Employer Name and address

years of experience 1

Business location. Indicate visible landmark ELMINA FISHERIES

Self employed: business type and details

FISHMONGER / ONION SELLER

## Income details

Monthly weekly GHS 2400 Daily GHS 400

Previous loan obtained from MJY3 GHc Date

Current working capital GHc GHS 2000 Loans from other sources GHc Date

## Identification

Identification: National ID # GHA-728797006-2 Passport #

Date of issue 21/07/2022 Expiry date 20/07/2032 Place of Issue Elmina

Purpose for the load GHS 500 for business



Loan guarantor form

# MICRO-CREDIT ENTERPRISE

## Guarantor

I Regina Akpalu hereby guarantee a loan of GHc 500

Being granted to (Full name of borrower) Mary Akpan

Whom I am related to as FRIEND

I Regina Akpalu 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 04/07/1983 Age 35 Gender Female

Mobile 0549 054712297 Email -

Postal Address - House Address 21/58 Tenterim

Please indicate a visible landmark OPPOSITE health Insurance

Identification: National ID # Ghana Card Passport # -

Date of issue 07/02/2020 Expiry date 06/02/2030 Place of issue Eming

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

Self employed ☒ nature of business FISHMONGER

Business location/address EMINA FISHRIES

Please indicate a visible landmark.....

Unemployed.....

Profession ..... years of experience 1

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

Guarantor's signature/thumb print  Date 17/01/2024

Loan officer Alina Bedako Official use only

Approval date.....

Approved by.....

Disbursed by.....

Loan disbursement date.....

Repayments start date.....

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



**MICRO-CREDIT ENTERPRISE**Loan repaymentsDaily GHc ..... Weekly GHc ..... 47 ..... 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		<u>Roman hills</u>	
House			
Equipment/Tools			

CONDITIONAL CLAUSE FOR PAYMENT DEFAULTERPAYMENT 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  
(..... Mary Azon ..... ) 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 17/01/2024



LOAN LIABILITY AGREEMENT FORM

I Mary Akon ..... 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 Alonca Bediako ..... do hereby agree that I am serving as the interpreter for Mary Akon ..... and Reginal Akpaw .....

(Borrower)

(Guarantor)

Clients 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 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).....