

RECOMMENDED BY ADJOA MAANAM



Loan Application form

MICRO-CREDIT ENTERPRISE

First Name GEORGIA Middle Name

Surname ESSEL

Date of Birth 04/08/1963 Age Gender FEMALE

Postal Address House Address 26/13 LIME STREET

NOTE: please indicate a visible landmark to your home address.....

Years at this current address 30 mm/yyyy Rent Own ☒ Mortgage

Mobile 0549 200 924 Email

Spouse Name Last Name

Mobile # Email

Date of birth dd/mm/yyyy Age Number of children 5 dependents 1

Employment

Self Employed ☒ Employee Unemployed

Profession Employer Name and address

..... years of experience

Business location. Indicate visible landmark 26/13 LIME STREET

Self employed: business type and details PROVISION STORE OWNER AND SELL FOOD STUFF

Income details

Monthly weekly GHC 2400 Daily GHC 400

Previous loan obtained from MJY3 GHc Date

Current working capital GHc 4000 Loans from other sources GHc Date

identification

Identification: National ID # GHA-726830714-4 Passport #

Date of issue 09/09/2020 Expiry date 08/09/2030 Place of Issue ELMINA

Purpose for the loan GHC 1000 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 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

(GEORGINA ESSEL) 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 30/05/2024



MICRO-CREDIT ENTERPRISE

Guarantor

I GRACE MENSAH hereby guarantee a loan of GHc 1500

Being granted to (Full name of borrower) GEORGINA ESSEL

Whom I am related to as NEIGHBOUR

I GRACE 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 30/03/2000 Age Gender FEMALE

Mobile 0599 410 395 Email

Postal Address..... House Address 3/21 LIME STREET

Please indicate a visible landmark

Identification: National ID # GHA-72351546005 Passport #

Date of issue 06/07/2020 Expiry date 05/07/2030 Place of issue ELMINA

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

Self employed ☒ nature of business SEAMSTRESS

Business location/address OPPOSITE PENTECOST CHURCH

Please indicate a visible landmark.....

Unemployed.....

Profession years of experience 2

Guarantor's income details. Monthly..... Weekly GHc 1800 Daily GHc 300

Guarantor's signature/thumb print Date 30/05/2024

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 GEORGINA ESSEL 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 IBRAHIM KHALID do hereby agree that I am serving as the interpreter for GEORGINA ESSEL and GRACE MEHSAH

(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) [Signature]

Client signature and thumb print (Required) [Signature]

Guarantor signature and thumb print (Required) [Signature]