

Recommended by Bank Affil

Loan Application form



# MICRO-CREDIT ENTERPRISE

First Name ESTHER Middle Name —

Surname AHENEDWA

Date of Birth 01/03/1994 Age 29 Gender FEMALE

Postal Address — House Address HA 11/17, LIVERPOOL ST.

NOTE: please indicate a visible landmark to your home address BEHIND COCONUT GROVE, ELMIDA

Years at this current address 5 mm/yyyy Rent ☒ Own ☐ Mortgage ☐

Mobile 053379166 Email —

Spouse Name Mohammed Last Name ABASS

Mobile # 0535030465 Email —

Date of birth dd/mm/yyyy — Age 32 Number of children 5 dependents 5

## Employment

Self Employed ☒ Employee ☐ Unemployed ☐

Profession — Employer Name and address —

— years of experience —

Business location. Indicate visible landmark —

Self employed: business type and details SMOKES FISH, RETAIL OF WATER AND DRINKS.

## Income details

Monthly — weekly ghc 2,700 Daily ghc 900

Previous loan obtained from MJY3 GHc — Date —

Current working capital GHc GHc 4,000 Loans from other sources GHc — Date —

## Identification

Identification: National ID # GH 723640790-4 Passport # —

Date of issue 08/07/2020 Expiry date — Place of Issue ELMIDA

Purpose for the loan ghc1000 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 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  
(... ESTHER A. HENKID A ..... ) IN THE FONTE ..... 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... AE ..... DATE 08/01/2024 .....



**MICRO-CREDIT ENTERPRISE****Guarantor**I AGNIF SEKUM hereby guarantee a loan of GHc .....Being granted to (Full name of borrower) ESTHER AHONKWAWhom I am related to as FRIEND

I AGNIF SEKUM 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 04/05/1974 Age 49 Gender FEMALEMobile 0541647415 Email .....Postal Address..... House Address HN11/17 LIVERPOOL STPlease indicate a visible landmark BETINE MCKINLEY GROOVEIdentification: National ID # GA-7207213679 Passport # .....Date of issue 17/02/2020 Expiry date 16/2/2028 Place of issue SEAFIELD

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

Self employed ☒ nature of business FISH MONGERBusiness location/address ELMINA FISHERIESPlease indicate a visible landmark ELMINA FISHERIES

Unemployed.....

Profession FISH MONGER years of experience 35Guarantor's income details. Monthly..... Weekly GH2000.00 Daily GH800.00Guarantor's signature/thumb print AG Date 02/01/2024**Official use only**Loan officer TERESA TIND

Approval date.....

Approved by.....

Disbursed by .....

Loan disbursement date .....

Repayments start date.....

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

**LOAN LIABILITY AGREEMENT FORM**

I, ESTHER AHEKWA..... 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 clints 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, Jessica Ekanem..... do hereby agree that I am serving as the interpreter for ESTHER AHEKWA..... and AGNES OKUM.....

(Borrower)

(Guarantor)

Clients of MJY3 concerning this loan agreement in the HAITE..... 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).....

JA

JA

Client signature and thumb print (Required).....

AE

Guarantor signature and thumb print (Required).....

AO

