

Recommended by Mary Mensah

Loan Application form



MICRO-CREDIT ENTERPRISE

First Name ELIZABETH Middle Name

Surname ESSUMAN

Date of Birth 21/08/1988 Age 36 Gender FEMALE

Postal Address House Address 57/AS BATHUMA AKINMU

NOTE: please indicate a visible landmark to your home address NEAR BATHUMA D/A SCHOOL

Years at this current address 36 mm/yyyy Rent Own ☒ Mortgage

Mobile 0599098045 Email

Spouse Name ROBINA Last Name MTSE

Mobile # 0243306813 Email

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

Employment

Self Employed ☒ Employee Unemployed

Profession Employer Name and address

..... years of experience 15

Business location. Indicate visible landmark ELIMIA FISHRIES

Self employed: business type and details FISHMONGER

Income details

Monthly weekly GHS 5000 Daily GHS 1000

Previous loan obtained from MJY3 GHc Date

Current working capital GHc 50,000 Loans from other sources GHc Date

identification

Identification: National ID # GHA-719587431-1 Passport #

Date of issue 06/02/2020 Expiry date 05/02/2030 Place of Issue ELIMIA

GHS 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 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

(.....ELIZABETH ESSUMAN.....) IN THEFANTE..... 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.....[Signature].....DATE.....15/01/2004.....



MICRO-CREDIT ENTERPRISE

Guarantor

I ELIZABETH PRAH hereby guarantee a loan of GHc 1000

Being granted to (Full name of borrower) ELIZABETH ESSUMAH

Whom I am related to as NEIGHBOUR

I ELIZABETH PRAH 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 01/01/1994 Age Gender FEMALE

Mobile 0592438491 Email -

Postal Address House Address 19/5 BANTUMA

Please indicate a visible landmark IN FRONT of BANTUMA D/A SCHOOL

Identification: National ID # GHANA CARD Passport # -

Date of issue 10/07/2020 Expiry date 09/07/2030 Place of issue ELMINA

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

Self employed ☒ nature of business FISH MONGER

Business location/address ELMINA FISHRIES

Please indicate a visible landmark.....

Unemployed.....

Profession years of experience 12

Guarantor's income details. Monthly..... Weekly GHc 5000 Daily GHc 10,000

Guarantor's signature/thumb print Date 15/01/2024

Official use only

Loan officer Abina Bediako

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I, ELIZABETH ESKIMAN 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

INTERPRETER DECLARATION

I do hereby agree that I am serving as the interpreter
for and.....
(Borrower) (Guarantor)

Clients of MJY3 concerning this loan agreement in the 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)