

Recommended by Beatrice Tawiah

Loan Application form



MICRO-CREDIT ENTERPRISE

First Name GRACE Middle Name

Surname MENSAH

Date of Birth 12/02/1970 Age 56 Gender FEMALE

Postal Address House Address TH 70/1A, STBIL

NOTE: please indicate a visible landmark to your home address BEHIND PUBLIC APE, STBIL

Years at this current address 10 mm/yyyy Rent Own ☒ Mortgage

Mobile 0242832869 Email

Spouse Name ROBERT Last Name ESAH

Mobile # 0244602778 Email

Date of birth dd/mm/yyyy Age 70 Number of children 2 dependents 1

Employment

Self Employed ☒ Employee Unemployed

Profession Employer Name and address

..... years of experience 4

Business location. Indicate visible landmark ELMINA FISHERIES

Self employed: business type and details RETAIL OF OIL COOKING

VEGETABLE OIL

Income details

Monthly weekly GHS 6,000 Daily GHS 1000

Previous loan obtained from MJY3 GHc Date

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

Identification

Identification: National ID # GHA-718821897-5 Passport #

Date of issue 28/01/2020 Expiry date 27/01/2020 Place of Issue BRONKIBIMA

Purpose for the loan GHS 1000 FOR OIL BUSINESS



MICRO-CREDIT ENTERPRISE

Loan repayments

Daily GHc Weekly GHc 73 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

(GRACE MENSAH) 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 14th Feb 2014



MICRO-CREDIT ENTERPRISE

Guarantor

I AGNES HODIBERT hereby guarantee a loan of GHc 1000

Being granted to (Full name of borrower) GRACE MENSAH

Whom I am related to as FRIEND / NEIGHBOUR

I AGNES HODIBERT 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 13/07/1969 Age 55 Gender FEMALE

Mobile 0592110667 Email

Postal Address..... House Address HN 70/1A SYBRIL

Please indicate a visible landmark BEHIND PUBLIC PIPE SYBRIL

Identification: National ID # CHA-719871682-6 Passport #

Date of issue 08/02/2020 Expiry date 07/02/2030 Place of issue TEKORADI

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

Self employed ☒ nature of business FISH MONGER / FOODSTUFF TRADER

Business location/address ELMINA FISHERIES

Please indicate a visible landmark.....

Unemployed.....

Profession years of experience 4

Guarantor's income details. Monthly..... Weekly GH 30,000 Daily GH 500

Guarantor's signature/thumb print [Signature] Date 14/02/20

Official use only

Loan officer JANICA O'Hara

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I GRACE MENDAH..... 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 he 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 JENICA DUNN..... do hereby agree that I am serving as the interpreter for GRACE MENDAH..... and ASHLEY HODGKINS.....

(Borrower)

(Guarantor)

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