

MARY

Account recommended by.

Loan Application form



MICRO-CREDIT ENTERPRISE

First Name NORCAJ Middle Name

Surname MENJAH

Date of Birth 01/07/1989 Age 32 Gender FEMALE

Postal Address House Address HAK CK-000465-87 SF23/6

NOTE: please indicate a visible landmark to your home address OPPOSITE ASSEMBLY OF GOD, TETEREM

Years at this current address 20 mm/yyyy Rent ☒ Own Mortgage

Mobile 0554671139 Email

Spouse Name GABRIEL Last Name KABUITY ADZA ADZA

Mobile # 0240801539 Email

Date of birth dd/mm/yyyy Age 40 Number of children 5 dependents 6

Employment

Self Employed ☒ Employee Unemployed

Profession Employer Name and address

..... years of experience 15

Business location. Indicate visible landmark NEAR OSOR ANORINE CHURCH, TETEREM

Self employed: business type and details RETAILING OF SMOKED FISH / FISH MONGER

Income details

Monthly weekly GHS 1500 Daily GHS 200

Previous loan obtained from MJY3 GHc Date

Current working capital GHc 2000 Loans from other sources GHc Date

identification

Identification: National ID # GHA-718813644-2 Passport #

Date of issue 28/01/2020 Expiry date 27/01/2030 Place of Issue AMOTAMA

Purpose for the load GHS 1,000 FOR FISH BUSINESS



MICRO-CREDIT ENTERPRISE

Loan repayments

Daily GHc Weekly GHc 75 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

(DORCAS 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 4/02/24.....



MICRO-CREDIT ENTERPRISE

GuarantorI KWESI KAKRABA hereby guarantee a loan of GHc 1000Being granted to (Full name of borrower) DORCAS MENSAHWhom I am related to as NEIGHBOURI KWESI KAKRABA 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 03/06/2001 Age 23 Gender MALEMobile 057780352 EmailPostal Address..... House Address 44 CK00046587 ST 23/6Please indicate a visible landmark OPPOSITE ASSEMBLY OF GODIdentification: National ID # 0447205779034 Passport #Date of issue 15/02/2020 Expiry date 14/02/2030 Place of issue ANOMABO

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

Self employed ☒ nature of business FISHERMAN

Business location/address

Please indicate a visible landmark ELMINA FISHERIES

Unemployed.....

Profession years of experience 7Guarantor's income details. Monthly..... Weekly GH 900 Daily GH 150Guarantor's signature/thumb print Date 14/02/20Official use onlyLoan officer JESSICA EYUN

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I DORCAS MENCIAH..... 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 JESSICA EKHUN..... do hereby agree that I am serving as the interpreter for DORCAS MENCIAH..... and KWESI LAICABA.....

(Borrower)

(Guarantor)

Clients of MJY3 concerning this loan agreement in the FRANSE..... 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) est as

Client signature and thumb print (Required)  

Guarantor signature and thumb print (Required) 