



Loan Application form

MICRO-CREDIT ENTERPRISE

First Name GHIT Middle Name

Surname OTOO

Date of Birth 06/10/1974 Age Gender FEMALE

Postal Address House Address HH 10/20

NOTE: please indicate a visible landmark to your home address

Years at this current address 2 mm/yyyy Rent Own ☒ Mortgage

Mobile 0596158396 Email

Spouse Name JOHN ESTUH Last Name ESTUH

Mobile # Email

Date of birth dd/mm/yyyy Age Number of children 4 dependents 4

Employment

Self Employed ☒ Employee Unemployed

Profession Employer Name and address

..... years of experience

Business location. Indicate visible landmark NEW MARKET

Self employed: business type and details SELLS PLASTIC BOWLS

Income details

Monthly weekly GH¢ 600 Daily GH¢ 150

Previous loan obtained from MJY3 GHc 1500 Date 04/06/2024

Current working capital GHc 800 Loans from other sources GHc Date

Identification

Identification: National ID # GHA-7286699414-4 Passport #

Date of issue 09/07/2020 Expiry date 08/07/2030 Place of Issue ELMIMA

Purpose for the load GH¢ 1500 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

(.....GIFTY OTOO.....) 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.....19/09/2024.....



MICRO-CREDIT ENTERPRISE

Loan guarantor form

Guarantor

I FRANCIS MENSAN

Being granted to (Full name of borrower) GIFTY OTOO hereby guarantee a loan of GHc 1500

Whom I am related to as FRIEND

I FRANCIS MENSAN

.....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 08/09/1969

Age

Gender MALE

Mobile 0246 009304

Email

Postal Address

House Address

HH/138 LIME STREET

Please indicate a visible landmark BESIDE HOLYWOOD PREPARATORY SCHOOL

Identification: National ID # GHANA CARD

Passport #

Date of issue 07/07/2020 Expiry date 06/07/2030

Place of issue ELMIRA

Employment details. Employee..... Employer Name and address P.K. MENSAN AND SONS
(SALT PRODUCER) AT DENIEDO

Self employed nature of business

Business location/address

Please indicate a visible landmark

Unemployed

Profession FIELD SUPERVISOR

years of experience 19

Guarantor's income details. Monthly GHc 900 Weekly

Guarantor's signature/thumb print [Signature] Daily

Date 19/09/2024

Loan officer IBRAHIM KHALID

Official use only

Approval date

Approved by

Disbursed by

Loan disbursement date

Repayments start date

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

LOAN LIABILITY AGREEMENT FORM

I GIFTY OTOO solemnly agree to pay all loans 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 cost 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 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 IBRAHIM KHALID do hereby agree that I am serving as the interpreter
For GIFTY OTOO and FRANCIS MENSAH



(Borrower)

(Guarantor)

Clients of MJY3 concerning this loan agreement in the H/A Language

Which both clients understand and speak fluently.

They, the borrower and the guarantor append their signatures and their thumbs print, making this document thereby legal.

Interpreter signatures and thumb print (Required)
 

Client signature and thumb print (Required)
 

Guarantor signature and thumb print (Required)
