Loan Application form

MJY3 MICRO-CREDIT ENTERPRISE

First Name ESSUMAH Middle Name NELSON

Surname VERONICA

Date of Birth 15/05/1949 Age .... Gender FEMALE

Postal Address .... House Address SSNIT FLT BLK 4

NOTE: please indicate a visible landmark to your home address 3RD FLOOR FLAT 11

Years at this current address 30 mm/yyyy Rent .... Own ✓ Mortgage ....

Mobile 0246553344 Email ....

Spouse Name .... Last Name ....

Mobile # .... Email ....

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

Employment

Self Employed ✓ Employee .... Unemployed ....

Profession .... Employer Name and address ....

.... years of experience 30

Business location. Indicate visible landmark ELMINA NEW MARKET

Self employed: business type and details BUSINESS WOMAN (GENERAL MERCHANT)

....

Income details

Monthly .... weekly GH¢ 6,000 Daily GH¢ 1200

Previous loan obtained from MJY3 GHc — Date —

Current working capital GHc 35,000 Loans from other sources GHc .... Date ....

identification

Identification: National ID # GHA-713443063-9 Passport # ....

Date of issue 26/07/2019 Expiry date 25/07/2029 Place of Issue ELMINA

Purpose for the load GH¢ 15,000 FOR BUSINESS

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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 ?

Items	Value	Location	Date acquired
Land			
House			
Equipment/Tools			

CONDITIONAL CLAUSE FOR PAYENT DEFAULTER

PAYMENT PERIOD.........6.......... 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 (ESSUMAH HELSOM VERONICA.......) 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.......[signature].......DATE 23/01/2025

Loan guarantor form

MICRO-CREDIT ENTERPRISE

Guarantor

I LOUISA HINSON hereby guarantee a loan of GHc 1

Being granted to (Full name of borrower)

Whom I am related to as FRIEND

I LOUISA HINSON 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 11/11/1953 Age .. Gender FEMALE

Mobile 0243028598 Email

Postal Address House Address 11B/20 AKOTOBINSIN

Please indicate a visible landmark

Identification: National ID # GHA-719077850-2 Passport #

Date of issue 31/01/2020 Expiry date 30/01/2030 Place of issue ELMINA

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

Self employed ✓ nature of business SALT PRODUCER

Business location/address DENTEDO

Please indicate a visible landmark

Unemployed

Profession years of experience 20

Guarantor's income details. Monthly GH¢ Weekly GH¢ Daily GH¢

Guarantor's signature/thumb print Hinson Date 28/01/2025

Official use only

Loan officer IBRAHIM KHALID

Approval date

Approved by

Disbursed by

Loan disbursement date

Repayments start date

Signature Date

LOAN LIABILITY AGREEMENT FORM

I ESSUMAN NELSON VERONICA solemnly agree to pay all loans interest acquired from MJY3 in full 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 the defaulting period to make amends.

When a client is not cooperative or when a loan in default, our office will use all means available to us that is hereby agreed to this document to recover our monies.

CLIENT'S AND GUARANTOR'S PHOTOGRAPHS SHALL BE PUBLISHED IN PRINT AND SOCIAL MEDIA AND MADE PUBLIC WAY OF MAKING THE DEFAULTING CLIENT TO PAY WHAT IS OWED.

DEFUALTING CLIENT AND GUARANTOR'S PROPERTY/S SHALL BE CONSIFICATED FOR THE PURPOSE OF RECOVERING THE OWED AMOUNT.

INTERPRETER DECLARATION

I IBRAHIM KHALID do hereby agree that I am serving as interpreter For ESSUMAN NELSON VERONICA and LOUISA HINSON

(Borrower) (Guarantor)

Client of MJY3 concerning this loan agreement in the FANTE Language Which both clients understand and speak fluently.

They, the borrower and the guarantor append their signature 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) ....

G.C.B. 85

THE MANAGER
GHANA COMMERCIAL BANK
ELMINA BRANCH

23/01/ 2025

Dear Sir,

Please, record the undernoted standing instruction on my/our account number 6051010031847 and pay to (Particulars of Recipient)* MJYS Micro-Credit Enterprise

the sum of GHs 3,375.00 (Amount in words) Three Thousand Three Hundred and Seventy-Five Ghana cedis only.

on the 23rd day of January 2025

commencing on 20th March 2025 and continue making such payment until August 2025

The cost of the payments together with your charges / interest at the rate of........ per cent with a minimum of ....is to be debited to my/our account.

I/We undertake to maintain sufficient funds in my/our account to enable you to make the payments on due dates.

It is understood that no responsibility will attach to this Bank or its Officers should any remittance fail to reach the beneficiary in due time whether occasioned through negligence on the part of the Bank's Officials or otherwise.

Yours faithfully,

Signature ....

Name Veronica Essuman Nelson

*Particulars of recipient to include;
1. Name Anthony Magnus Yartel/John Addo
2. Account Number 0377030808
3. Bank and Branch receiving credit
Absa Bank - Cape Coast branch.