



Loan Application form

MICRO-CREDIT ENTERPRISE

First Name..... Charles..... Middle Name.....

Surname..... Mensah.....

Date of Birth..... 21/03/1985..... Age..... Gender..... Male.....

Postal Address..... -..... House Address..... ED 10 EDAKIR

NOTE: please indicate a visible landmark to your home address..... Great word church

Years at this current address..... 3..... mm/yyyy..... Rent..... Own..... Mortgage.....

Mobile..... 055+841711..... Email.....

Spouse Name..... Grace Mensah..... Last Name..... Mensah.....

Mobile #..... 055+841856..... Email..... -.....

Date of birth dd/mm/yyyy..... -..... Age..... -..... Number of children..... 3..... dependents..... 4.....

Employment

Self Employed..... ☒..... Employee..... Unemployed.....

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

..... years of experience.....

Business location. Indicate visible landmark..... SSNI T Bus STOP

Self employed: business type and details.....

Mechanic - Fitter

Income details

Monthly..... -..... weekly..... 1,800..... Daily..... GH¢ 320

Previous loan obtained from MJY3 GHc..... 1000..... Date..... 17/10/2023

Current working capital GHc..... Loans from other sources GHc..... Date.....

identification

Identification: National ID #..... GHA-72084989-0..... Passport #.....

Date of issue..... 01/02/2022..... Expiry date..... 29/02/2032..... Place of Issue..... Kumasi

Purpose for the loan..... GH¢ 1000..... for business

**MICRO-CREDIT ENTERPRISE****Guarantor**

I Emmanuel Ekuban hereby guarantee a loan of GHc 1000

Being granted to (Full name of borrower) Charles Mensah

Whom I am related to as Master

I Emmanuel Ekuban 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 28/08/1999 Age Gender Male

Mobile 0247999609 Email

Postal Address..... House Address 2B/13 Lime street

Please indicate a visible landmark Meav Drug Store

Identification: National ID # Ghana Card Passport #

Date of issue 22/02/2022 Expiry date 21/02/2032 Place of issue Ghana

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

Self employed ☒ nature of business Auto Mechanic

Business location/address SSMT bus stop

Please indicate a visible landmark.....

Unemployed.....

Profession years of experience 2

Guarantor's income details. Monthly..... Weekly 300 Daily 900 50

Guarantor's signature/thumb print [Signature] Date 31/01/2024

Official use only

Loan officer Alonia Bedialo

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

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



MICRO-CREDIT ENTERPRISE

Loan repayments

Daily GHc Weekly GHc 83 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
(.....Charles 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.....[Signature].....DATE 31/01/2023

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

Guarantor signature and thumb print (Required)

Purpose for