

Loan Application form

# MICRO-CREDIT ENTERPRISE

First Name JEPHATE Middle Name EFUMA

Surname MEHSAH

Date of Birth 12/03/2002 Age 18 Gender MALE

Postal Address CK/0017/8026 BANTUMA- AKYINIM

NOTE: please indicate a visible landmark to your home address OPPOSITE EDHAMAH SENIOR HIGH

Years at this current address 5 mm/yyyy Rent ☒ Own ☐ Mortgage ☐

Mobile 0594218559 Email

Spouse Name  Last Name

Mobile #  Email

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

## Employment

Self Employed ☐ Employee ☒ Unemployed ☐

Profession TEACHER Employer Name and address ABANDAH GRACE

INTERNATIONAL SCHOOL years of experience 2

Business location. Indicate visible landmark BANTUMA- AKYINIM

Self employed: business type and details TEACHER

## Income details

Monthly GHC 2000 weekly GHC 500 Daily 150

Previous loan obtained from MJY3 GHc  Date

Current working capital GHc  Loans from other sources GHc  Date

## identification

Identification: National ID # GHA- 721077879-2 Passport #

Date of issue 21/02/2020 Expiry date 20/02/2030 Place of Issue ELMINA



# 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

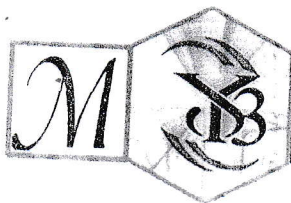
PAYMENT PERIOD..... FOUR ..... MONTHS

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

(JEPHAI EEFUMA MENSAH) IN THE ENGLISH 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 21/12/2024



# MICRO-CREDIT ENTERPRISE

Loan guarantor form

## Guarantor

I EMMANUEL ARMATH

hereby guarantee a loan of GHc 1000

Being granted to (Full name of borrower) JEFFREY EFUMIA MENSAH

Whom I am related to as FRIEND

I EMMANUEL ARMATH

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 20/05/1998 Age ..... Gender MALE

Mobile 0549 65 40 16 Email .....

Postal Address..... House Address BA 1376 PERCHIE

Please indicate a visible landmark BEHIND THE PENTECOST CHURCH

Identification: National ID # GHA-723579829-0 Passport # .....

Date of issue 08/07/2020 Expiry date 07/07/2030 Place of issue ELMINA

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

Self employed ☒ nature of business DRIVER

Business location/address KUJAH ELMINA

Please indicate a visible landmark.....

Unemployed.....

Profession ..... years of experience 3

Guarantor's income details. Monthly..... Weekly GHd 1200 Daily GHd 300

Guarantor's signature/thumb print [Signature] Date 21/12/2024

## 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

JEPHATE EFUMA MENSAT

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.

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

INTERPRETER DECLARATION

IBRAHIM KHALID

do hereby agree that I am serving as interpreter

For JEPHATE EFUMA MENSAT and EMMANUEL ARMATT

(Borrower)

(Guarantor)

Client of MJY3 concerning this loan agreement in the ENGLISH 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)

