

RECOMMENDED BY NAAMI BAABA AMOAH

Loan Application form



MICRO-CREDIT ENTERPRISE

First Name JANEI Middle Name

Surname MENSAH

Date of Birth 15/04/1967 Age 57 Gender FEMALE

Postal Address House Address 17/3 KOBINAGYAH SQUARE

NOTE: please indicate a visible landmark to your home address BEHIND THE METHODIST CHURCH

Years at this current address 57 mm/yyyy Rent Own ☒ Mortgage

Mobile 0535393233 Email

Spouse Name Last Name

Mobile # 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 7

Business location. Indicate visible landmark BEHIND THE METHODIST CHURCH

Self employed: business type and details FOOD VENDOR

Income details

Monthly weekly GHD 1500 Daily GHD 300

Previous loan obtained from MJY3 GHc Date

Current working capital GHc Loans from other sources GHc Date

identification

Identification: National ID # GHA-718969022-2 Passport #

Date of issue 30/01/2020 Expiry date 29/01/2030 Place of Issue ELMINA

Purpose for the load FOR BUSINESS GHD 1,000



MICRO-CREDIT ENTERPRISE

Loan repayments

Daily GHc Weekly GHc 76 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

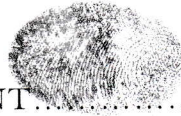
PAYMENT PERIOD.....4..... MONTHS

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

(JAHET MENSAT) 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 12/04/2024



MICRO-CREDIT ENTERPRISE

Guarantor

I NAOMI BARBA AMOAH hereby guarantee a loan of GHc 1000.

Being granted to (Full name of borrower) JANET MENSAH

Whom I am related to as FRIEND

I NAOMI BARBA AMOAH 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 06/05/1982 Age Gender FEMALE

Mobile 0592370720 Email

Postal Address..... House Address 39, HANA AMOAH

Please indicate a visible landmark BESIDE NKONTOMDO COMMUNITY PARK

Identification: National ID # GHA-720248066-9 Passport #

Date of issue 12/02/2020 Expiry date 11/02/2030 Place of issue ELUMMA

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

Self employed ☒ nature of business YAM SELLER

Business location/address

Please indicate a visible landmark.....

Unemployed.....

Profession years of experience

Guarantor's income details. Monthly..... Weekly GHc 6000 Daily GHc 100

Guarantor's signature/thumb print Date 12/04/2024

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

I, JAHET MENSAT..... 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 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 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 JAHET MENSAT and MAOMI BAABA AMOAH

(Borrower)

(Guarantor)

Clients 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 signatures and their thumb print, making this document thereby legal.

Interpreter signature and thumb print (Required).....

Client signature and thumb print (Required).....

Guarantor signature and thumb print (Required).....