



# MICRO-CREDIT ENTERPRISE

Loan Application Form

First Name MARY Middle Name ANSAH  
Surname BLANKSON

Date of Birth 21/08/1963 Age 57 Gender FEMALE

Postal Address NEW SITE, ATAPBADZE  
House Address BEHIND HICE CORNER

NOTE: please indicate a visible landmark to your home address BEHIND HICE CORNER  
Years at this current address 5 mm/yyyy Rent ☒ Own ☐ Mortgage ☐  
Mobile 0244583537 Email

Spouse Name GEORGE Last Name MOSES ANSAH  
Mobile # 0208452992 Email   
Date of birth dd/mm/yyyy  Age  Number of children 2 dependents 2

## Employment

Self Employed ☒ Employee ☐ Unemployed ☐

Profession  Employer Name and address  years of experience 11

Business location. Indicate visible landmark BEHIND HICE CORNER

Self employed: business type and details SELLS SECOND HAND CLOTHES

## Income details

Monthly  weekly GHS 700 Daily GHS 100  
Previous loan obtained from MJY3 GHc 4000 Date 26/08/2024  
Current working capital GHc 8000 Loans from other sources GHc  Date

## identification

Identification: National ID # GHA-720706742-8 Passport #   
Date of issue 17/02/2020 Expiry date 18/02/2030 Place of Issue SEKONDI

**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 DEFAULTERPAYMENT 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  
(MARY ANSAH BLANKSON) 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... Mary Ansa... DATE 21/12/2024



**MICRO-CREDIT ENTERPRISE**GuarantorI PATRICIA ESSUMAN hereby guarantee a loan of GHc 5000Being granted to (Full name of borrower) MARY ANSAH BLANKSONWhom I am related to as FRIENDI PATRICIA ESSUMAN 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 17/01/1966 Age ..... Gender FEMALEMobile 0243179539 Email .....Postal Address..... House Address 3D/20 AKOTOBIHSIMPlease indicate a visible landmark NEAR METHODIST SCHOOLIdentification: National ID # GHANA CARD Passport # .....Date of issue 06/02/2020 Expiry date 06/02/2030 Place of issue ELMIHA

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

Self employed ☒ nature of business SELLS SLIPPERSBusiness location/address NEW MARKET

Please indicate a visible landmark.....

Unemployed.....

Profession ..... years of experience 25Guarantor's income details. Monthly..... Weekly GHc 1200 Daily GHc 200Guarantor's signature/thumb print [Signature] Date 21/12/2024Official use onlyLoan officer IBRAHIM KHALID

Approval date.....

Approved by.....

Disbursed by .....

Loan disbursement date .....

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

MARY ANSAH BLANKSON

I, MARY ANSAH BLANKSON, do hereby 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 CONFISCATED FOR THE PURPOSE OF RECOVERING THE OWED AMOUNT.

INTERPRETER DECLARATION

I, H/A

do hereby agree that I am serving as interpreter for MARY ANSAH BLANKSON and PATRICIA ESSUMAN

(Borrower)

(Guarantor)

Client 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 signature and their thumbs print, making this document thereby legal

Interpreter signatures and thumb print (Required) H/A

Client signature and thumb print (Required) Mansa

Guarantor signature and thumb print (Required) Patricia

