



Loan Application form

**MICRO-CREDIT ENTERPRISE**First Name Mary Hensu Middle Name .....Surname HensuDate of Birth ..... Age ..... Gender FEMALEPostal Address ..... House Address HA59/4 LIVERPOOL STREETNOTE: please indicate a visible landmark to your home address IN FRONT OF THE PUBLIC TOILETYears at this current address 9 mm/yyyy Rent ☒ Own ..... Mortgage .....Mobile 0277 819274 Email .....Spouse Name MAXWEL Last Name SMITHMobile # 0549 004776 Email .....Date of birth dd/mm/yyyy ..... Age 39 Number of children 8 dependents 4**Employment**Self Employed ☒ Employee ..... Unemployed .....

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

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

Business location. Indicate visible landmark .....

Self employed: business type and details FISH MONGER, RETAIL OF DRINKS AND WATER**Income details**Monthly ..... weekly GHD 7500 Daily GHD 1000 (FISH) 400 (DRINKS AND WATER)

Previous loan obtained from MJY3 GHc ..... Date .....

Current working capital GHc GHD 8000 Loans from other sources GHc ..... Date .....**identification**Identification: National ID # GHA-72082562-7 Passport # .....Date of issue 18/07/2020 Expiry date 17/07/2030 Place of Issue PERSHIE



# 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

(...MARY MEMSAH...) 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.....AM.....DATE 02/05/2024





# MICRO-CREDIT ENTERPRISE

## Guarantor

I Kofi Wongiatoh hereby guarantee a loan of GHc 3000

Being granted to (Full name of borrower) Mary Masah

Whom I am related to as Kofi Wongiatoh Uncle

I Kofi Wongiatoh 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 02/05/1962 Age ..... Gender Male

Mobile ..... Email .....

Postal Address..... House Address .....

Please indicate a visible landmark .....

Identification: National ID # 44-7208676633 Passport # .....

Date of issue 18/02/2020 Expiry date 17/02/2030 Place of issue.....

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

Self employed ☒ nature of business FISHERMAN

Business location/address ELMINA FISHERIES

Please indicate a visible landmark ELMINA FISHERIES

Unemployed.....

Profession ..... years of experience 30

Guarantor's income details. Monthly..... Weekly GHd 10,000 Daily GHd 2,500

Guarantor's signature/thumb print ..... Date 02/05/2024

## 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 MARY MENSAH solemnly agree to pay all loans and interest acquired from MIY3 in full in the terms agreed to and the period solemnly agreed to.

MIY3 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 N/A do hereby agree that I am serving as the interpreter for MARY MENSAH and KOFI KLOTHIAH

(Borrower)

(Guarantor)

Clients of MIY3 concerning this loan agreement in the N/A 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) N/A

Client signature and thumb print (Required) AM

Guarantor signature and thumb print (Required)