



Loan Application form

MICRO-CREDIT ENTERPRISEFirst Name EFUA Middle NameSurname MEHSAHDate of Birth 28/04/1961 Age Gender FEMALEPostal Address House Address 78/1 AWIHENOTE: please indicate a visible landmark to your home address TOTAL LIFEYears at this current address 31 mm/yyyy Rent Own ☒ MortgageMobile 0247297885 EmailSpouse Name ASHITEY Last Name MEHSAH

Mobile # Email

Date of birth dd/mm/yyyy Age Number of children 6 dependentsEmploymentSelf Employed ☒ Employee Unemployed

Profession Employer Name and address

..... years of experience 3Business location. Indicate visible landmark AWIHE, OPPOSITE TOTAL LIFESelf employed: business type and details PROVISION STORE OWNERIncome detailsMonthly weekly GHD 700 Daily GHD 100

Previous loan obtained from MJY3 GHc Date

Current working capital GHc 2000 Loans from other sources GHc DateidentificationIdentification: National ID # GHA-719023357-3 Passport #Date of issue 30/01/2020 Expiry date 29/01/2030 Place of Issue ELMINAPurpose for the loan GHD 2000 FOR BUSINESS



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
(EFUA MENSIMAH.....) 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 03/07/2024

**MICRO-CREDIT ENTERPRISE**GuarantorI SARAH MENSAH hereby guarantee a loan of GHc 2000Being granted to (Full name of borrower) EFUA MENSIMAHWhom I am related to as FRIENDI SARAH MENSAH 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 14/09/1997 Age Gender FEMALEMobile 0553135197 EmailPostal Address..... House Address 78/1 ANWINE

Please indicate a visible landmark

Identification: National ID # GHA-719020330-1 Passport #Date of issue 30/01/2020 Expiry date 29/01/2030 Place of issue FLMIMA

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

Self employed ☒ nature of business SELLS FOOTWEAR

Business location/address

Please indicate a visible landmark.....

Unemployed.....

Profession years of experience 2Guarantor's income details. Monthly..... Weekly GHc 1400 Daily GHc 200Guarantor's signature/thumb print [Signature] Date 03/07/2024Official use onlyLoan officer IBRAHIM KHALID

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I, EFUA MEHSIWATH..... solemnly agree to pay all loans 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 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 he 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 EFUA MENSIWATH.....and SARATH MENSATH.....

(Borrower)

(Guarantor) N/A

Clients of MJY3 concerning this loan agreement in the Language

Which both clients understand and speak fluently.

They, the borrower and the guarantor append their signatures and their thumbs print, making this document thereby legal.

Interpreter signatures and thumb print (Required) N/A

Client signature and thumb print (Required) 2010

Guarantor signature and thumb print (Required) [Signature]