

EA GROUP - 6

G L: ELIZABETH ABAKHAH

Loan Application form



MICRO-CREDIT ENTERPRISE

First Name COMFORT Middle Name

Surname MENSAH

Date of Birth 10/08/1980 Age 44 Gender FEMALE

Postal Address House Address OK-BOYO-0179

NOTE: please indicate a visible landmark to your home address IN BETWEEN ROMAN CHURCH

Years at this current address 20 mm/yyyy Rent Own ☒ Mortgage

Mobile 0243942408 Email

Spouse Name EMMANUEL Last Name SAGD

Mobile # 0850829736 Email

Date of birth dd/mm/yyyy Age 49 Number of children 4 dependents

Employment

Self Employed ☒ Employee Unemployed

Profession Employer Name and address

..... years of experience 20

Business location. Indicate visible landmark

Self employed: business type and details

CHARCOAL SELLER

Income details

Monthly weekly 2400 Daily GHS/1200

Previous loan obtained from MJY3 GHc Date

Current working capital GHc 4500 Loans from other sources GHc Date

identification

Identification: National ID # GHA-001983790-0 Passport #

Date of issue 12/06/2019 Expiry date 01/06/2029 Place of Issue ACCRA

Purpose for the loan GHS/2000 FOR BUSINESS



MICRO-CREDIT ENTERPRISE

Loan repayments

Daily GHc Weekly GHc 150 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
(.....COMPT. MENSAH.....) 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 28/01/2024



MICRO-CREDIT ENTERPRISE

Guarantor

I PRINCE COBBINAH hereby guarantee a loan of GHc 2000

Being granted to (Full name of borrower) COMFORT MENSAH

Whom I am related to as AUNTIE

I PRINCE COBBINAH 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 19/02/1999 Age 25 Gender MALE

Mobile 0553480432 Email -

Postal Address - House Address ok-0010-0179

Please indicate a visible landmark BROMYIBIMA NEAR ROMAN CHURCH

Identification: National ID # GHANA CARD Passport # -

Date of issue 28/03/2022 Expiry date 27/02/2032 Place of issue ACCRA

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

Self employed ☒ nature of business PENCIL ARTIST

Business location/address BROMYIBIMA NEAR ROMAN CHURCH

Please indicate a visible landmark.....

Unemployed.....

Profession years of experience 5

Guarantor's income details. Monthly - Weekly GH/1400 Daily GH/200

Guarantor's signature/thumb print [Signature] Date 25/01/2024

Official use only

Loan officer.....

Approval date.....

Approved by.....

Disbursed by.....

Loan disbursement date.....

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I, COMFORT MENSAH..... 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 clints 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


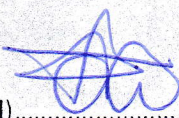
I, Clara Bediako..... do hereby agree that I am serving as the interpreter for COMFORT MENSAH..... and PRINCE COBBINAH.....

(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).....
