

recommended by Emmanuel Aful



# MICRO-CREDIT ENTERPRISE

Loan Application form

First Name PRINCE Middle Name .....

Surname USEI- BOATEH G

Date of Birth 08/12/1986 Age 38 Gender MALE

Postal Address ..... House Address 91/4 Liva post street

NOTE: please indicate a visible landmark to your home address BESIDE BRIDGE HOUSE

Years at this current address 30 mm/yyyy Rent ..... Own ☒ Mortgage .....

Mobile 0246573715 Email .....

Spouse Name EUGENIA Last Name YEBDAIT

Mobile # 0549970235 Email .....

Date of birth dd/mm/yyyy 27/11/1990 Age ..... Number of children 5 dependents 5

## Employment

Self Employed ..... Employee ☒ Unemployed .....

Profession TEACHER Employer Name and address G. E. S

years of experience 15

Business location. Indicate visible landmark ATAABADZE ADJACENT NICE

Self employed: business type and details CORNER CANTINE

## Income details

Monthly GHS 1816 weekly ..... Daily .....

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

Current working capital GHc ..... Loans from other sources GHc ..... Date .....

## Identification

Identification: National ID # ATA-719389285-6 Passport # .....

Date of issue 01/06/2020 Expiry date 31/05/2030 Place of Issue EFINA

Purpose for the loan GHS 2000 for School Fees



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## 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  
(... PRINCE USEI - BORTENGA ...) 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... 12/01/2024 ...



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## Guarantor

I NORA EVERET ASANTE hereby guarantee a loan of GHc 2000

Being granted to (Full name of borrower) PRINCE USEI-BOATENG

Whom I am related to as COLLEAGUE

I NORA EVERET ASANTE 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 05/08/1986 Age ..... Gender FEMALE

Mobile 0242221027 Email .....

Postal Address ..... House Address ST/E 21 TERTERIM

Please indicate a visible landmark NEAR ANGLICAN SCHOOL

Identification: National ID # GHANA CARD Passport # .....

Date of issue 07/02/2020 Expiry date 06/02/2030 Place of issue ETINA

Employment details. Employee ☒ Employer Name and address TEACHER  
G-E-S

Self employed ..... nature of business .....

Business location/address ATAKPAKPA ST

Please indicate a visible landmark ADJACENT NICE CORNER CATEREN

Unemployed.....

Profession TEACHER years of experience 15

Guarantor's income details. Monthly 1420 Weekly ..... Daily .....

Guarantor's signature/thumb print NORA Date 12/01/2024

## Official use only

Loan officer GLORIA BEDIAKO

Approval date.....

Approved by.....

Disbursed by .....

Loan disbursement date .....

Repayments start date.....

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

**LOAN LIABILITY AGREEMENT FORM**

I PRIME OSEI - BOATECH 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 N/A do hereby agree that I am serving as the interpreter for N/A and A  
(Borrower) (Guarantor)

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 thumb print, making this document thereby legal.

Interpreter signature and thumb print (Required).....N/A

Client signature and thumb print (Required).....[Signature]

Guarantor signature and thumb print (Required).....N/A