



Loan Application form

MICRO-CREDIT ENTERPRISE

First Name MARIAN Middle Name

Surname BEHYAH

Date of Birth 25/02/1969 Age Gender FEMALE

Postal Address House Address CK-0100/2842 BEIHEL

NOTE: please indicate a visible landmark to your home address NEAR HILL LAND HOTEL

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

Mobile 0555851408 Email

Spouse Name Last Name

Mobile # Email

Date of birth dd/mm/yyyy Age Number of children 1 dependents 2

EmploymentSelf Employed ☒ Employee Unemployed

Profession Employer Name and address

..... years of experience

Business location. Indicate visible landmark ABURA NEAR MAI AND SONSSelf employed: business type and details GRACE ENTERPRISE - SELLS BAGS AND COSMETICSIncome detailsMonthly weekly GHd 2400 Daily GHd 400Previous loan obtained from MJY3 GHc 1,000 DateCurrent working capital GHc GHd 8,000 Loans from other sources GHc DateidentificationIdentification: National ID # GHA-724143513-8 Passport #Date of issue 16/07/2020 Expiry date 15/07/2030 Place of Issue ABURAPurpose for the loan GHd 2,500 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

(MARIAM BENYA) 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 28/07/2024



MICRO-CREDIT ENTERPRISE

Guarantor

I PATRICIA BIK hereby guarantee a loan of GHc 2500

Being granted to (Full name of borrower) MARIAN BENYAH

Whom I am related to as COUSIN

I PATRICIA BIK 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 17/03/1906 Age Gender FEMALE

Mobile 0244899037 Email

Postal Address House Address 10/20 AKOTOBIRIM

Please indicate a visible landmark NEAR AKOTOBIRIM SCHOOL

Identification: National ID # GHA-728472102-1 Passport #

Date of issue 29/04/2022 Expiry date 28/04/2032 Place of issue KEEA

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

.....

Self employed ☒ nature of business PROVISION STORE

Business location/address NEW MARKET

Please indicate a visible landmark NEAR ALICE STORE

Unemployed.....

Profession years of experience 35

Guarantor's income details. Monthly..... Weekly GHc 6000 Daily GHc 1000

Guarantor's signature/thumb print P.BIK Date 23/04/2024

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, MARIAH BENYAH 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 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, M/A do hereby agree that I am serving as the interpreter for MARIAH BENYAH and PATRICIA BIK

(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) _____

M/A

Client signature and thumb print (Required) _____

[Signature]



Guarantor signature and thumb print (Required) _____

BIK

