

Recommended Benedicta Aggrey-Jynn

Loan Application form



# MICRO-CREDIT ENTERPRISE

First Name Margaret Middle Name .....

Surname Mensah

Date of Birth 08/05/1980 Age 44 Gender Female

Postal Address - House Address 96/11 Awenee

NOTE: please indicate a visible landmark to your home address at the back of Holy School

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

Mobile 0544199832 Email -

Spouse Name Koko Last Name Amissah

Mobile # 003463289379 (Germany) Email -

Date of birth dd/mm/yyyy - Age 46 Number of children 2 dependents 2

## Employment

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

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

..... years of experience 4

Business location. Indicate visible landmark C-P Washing bars

Self employed: business type and details.....

FOOD VENDOR

## Income details

Monthly - weekly GHS 1400 Daily GHS 200

Previous loan obtained from MJY3, GHc - Date -

Current working capital GHc GHS 2000 Loans from other sources GHc - Date -

## identification

Identification: National ID # GHS-719507271-1 Passport # -

Date of issue 05/02/2020 Expiry date 04/02/2030 Place of Issue Elmina

Purpose for the loan GHS 1000 for business

**MICRO-CREDIT ENTERPRISE**Loan repaymentsDaily GHc ..... Weekly GHc 83 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 DEFAULTERPAYMENT 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  
(..... Margaret 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.....  ..... DATE 29/01/2024

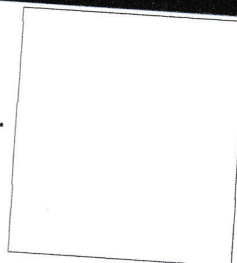




# MICRO-CREDIT ENTERPRISE

Loan guarantor form

## Guarantor



I EBENEZER ARTHUR hereby guarantee a loan of GHc 1000  
Being granted to (Full name of borrower) Margaret Mensah

Whom I am related to as NEIGHBOUR

I Ebenezer Arthur 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 01/07/1979 Age 45 Gender Male  
Mobile 0551286713 Email -

Postal Address - House Address 90/1 Awenee

Please indicate a visible landmark At the back of Holy School

Identification: National ID # Ghana Card Passport # -

Date of issue 28/01/2020 Expiry date 27/01/2030 Place of issue Elmina

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

Self employed ☒ nature of business Sells Detergent

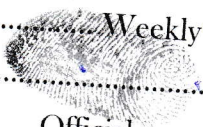
Business location/address New Market

Please indicate a visible landmark.....

Unemployed.....

Profession..... years of experience 5

Guarantor's income details. Monthly..... Weekly GHc 2100 Daily GHc 300

Guarantor's signature/thumb print  Date 29/01/2024

Loan officer Gloria Bedaiko Official use only

Approval date.....

Approved by.....

Disbursed by.....

Loan disbursement date.....

Repayments start date.....

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



**LOAN LIABILITY AGREEMENT FORM**

I, Margaret 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, Alonia Bediako..... do hereby agree that I am serving as the interpreter for Margaret Mensah..... and Ebenezer Arthur.....  
(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).....  
