

Recommend by Alice Ackon

Loan Application form



MICRO-CREDIT ENTERPRISE

First Name Mary Middle Name

Surname Mensah #2

Date of Birth 06/03/1993 Age Gender Female

Postal Address House Address Sk 16 Sanka

NOTE: please indicate a visible landmark to your home address Near Public Pipe

Years at this current address 15 mm/yyyy Rent ☒ Own Mortgage

Mobile 0547683942 Email

Spouse Name Dominic Last Name Arthur

Mobile # 0245940769 Email

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

Employment

Self Employed ☒ Employee Unemployed

Profession Employer Name and address

..... years of experience 4

Business location. Indicate visible landmark Tertorim Near Assemblies of God

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

Retailer of Drinks and water

Income details

Monthly weekly GH¢ 1500 Daily GH¢ 300

Previous loan obtained from MJY3 GHc Date

Current working capital GHc 4000 Loans from other sources GHc Date

Identification

Identification: National ID # GH-7189013128 Passport #

Date of issue 29/01/2000 Expiry date 28/01/2030 Place of Issue Brongbiling

Purpose for the loan GH¢ 1000 for business



MICRO-CREDIT ENTERPRISE

Loan repayments

Daily GHc Weekly GHc 77 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

(..... Plany Mensah #2) 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 18/06/2024



MICRO-CREDIT ENTERPRISE

I Belinda Cobbinah Mensah Guarantor

hereby guarantee a loan of GHc 1000

Being granted to (Full name of borrower) Mary Mensah

Whom I am related to as Auntie

I Belinda 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 24/06/2000 Age 24 Gender Female

Mobile 0547782702 Email -

Postal Address - House Address B 22 Brongbiling

Please indicate a visible landmark Near New Godsway School

Identification: National ID # 244-719934376-6 Passport # -

Date of issue 08/02/2020 Expiry date 07/02/2030 Place of issue Brongbiling

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

Self employed ☒ nature of business sells clothes

Business location/address Brongbiling

Please indicate a visible landmark Near Godsway School

Unemployed.....

Profession years of experience 4

Guarantor's income details. Monthly - Weekly GHc 1000 Daily GHc 200

Guarantor's signature/thumb print Belinda Date 18/06/2024

Official use only

Loan officer Alana Bediako

Approval date.....

Approved by.....

Disbursed by.....

Loan disbursement date.....

Repayments start date.....

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

LIABILITY AGREEMENT FORM

Mary Mensah..... 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..... M / A..... do hereby agree that I am serving as the interpreter

For.....and

(Borrower)

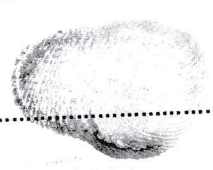
(Guarantor)

Clients of MJY3 concerning this loan agreement in the M / A..... 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) M / A.....

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

Guarantor signature and thumb print (Required) Betinda..... 