Loan Application form

MICRO-CREDIT ENTERPRISE

First Name EFUA Middle Name

Surname MEHSIWAH

Date of Birth 28/04/1961 Age Gender FEMALE

Postal Address House Address 78/1 AWINE

NOTE: please indicate a visible landmark to your home address TOTAL LIFE

Years at this current address 21 mm/yyyy Rent Own ✓ Mortgage

Mobile 0247297885 Email

Spouse Name ASHITEY Last Name MEHSAH

Mobile # Email

Date of birth dd/mm/yyyy Age Number of children 6 dependents -

Employment

Self Employed ✓ Employee Unemployed

Profession Employer Name and address

years of experience 3

Business location. Indicate visible landmark AWINE OPPOSITE TOTAL LIFE

Self employed: business type and details PROVISION STORE OWNER

Income details

Monthly weekly GH¢ 700 Daily GH¢ 100

Previous loan obtained from MJY3 GHc Date 02/07/2024

Current working capital GHc 2000 Loans from other sources GHc Date

identification

Identification: National ID # GHA-719023357-3 Passport #

Date of issue 30/01/2020 Expiry date 29/01/2030 Place of Issue ELMINA

Purpose for the load GH¢ 2500 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 ?

Items	Value	Location	Date acquired
Land			
House			
Equipment/Tools			

CONDITIONAL CLAUSE FOR PAYENT 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 (...EFUA MENSIWAH..........................) 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 05/21/2024

Loan guarantor form

MICRO-CREDIT ENTERPRISE

Guarantor

I SARAH MENSAH .... hereby guarantee a loan of GHc 2500 ....

Being granted to (Full name of borrower) EFUA MENSI WAH ....

Whom I am related to as FRIEND ....

I SARAH MENSAH ....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 14/09/1997 .... Age .... Gender FEMALE ....

Mobile 0553175197 .... Email ....

Postal Address.......... House Address 78/1 ANWIHE ....

Please indicate a visible landmark ....

Identification: National ID # GHA-719020330-1 .... Passport # ....

Date of issue 30/01/2020 .... Expiry date 29/01/2030 .... Place of issue ELMINA ....

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

....

Self employed ✓........ nature of business SELLS FOOT WEAR ....

Business location/address ....

Please indicate a visible landmark..........

Unemployed..........

Profession .... years of experience 2 ....

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

Guarantor's signature/thumb print [signature] .... Date 05/11/2024 ....

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 EFUA MENSIWAH .... solemnly agree to pay all loans interest acquired from MJY3 in full 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 the defaulting period to make amends.

When a client is not cooperative or when a loan in default, our office will use all means available to us that is hereby agreed to this document to recover our monies.

CLIENT'S AND GUARANTOR'S PHOTOGRAPHS SHALL BE PUBLISHED IN PRINT AND SOCIAL MEDIA AND MADE PUBLIC WAY OF MAKING THE DEFAULTING CLIENT TO PAY WHAT IS OWED.

DEFUALTING CLIENT AND GUARANTOR'S PROPERTY/S SHALL BE CONSIFICATED FOR THE PURPOSE OF RECOVERING THE OWED AMOUNT.

INTERPRETER DECLARATION

I ...... N/A .... do hereby agree that I am serving as interpreter

For EFUA MENSIWAH .... and SARAH MENSAH ....

(Borrower) (Guarantor)

Client of MJY3 concerning this loan agreement in the .... N/A .... Language

Which both clients understand and speak fluently.

They, the borrower and the guarantor append their signature and their thumbs print, making this document thereby legal

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

Client signature and thumb print (Required) ....

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