

A-S Group - Member 3



Loan Application form

# MICRO-CREDIT ENTERPRISE

First Name..... Mary ..... Middle Name.....

Surname..... Prath .....

Date of Birth..... 04/06/1979 ..... Age..... 43 ..... Gender..... Female .....

Postal Address..... - ..... House Address..... 56/6 Benya Street.....

NOTE: please indicate a visible landmark to your home address..... Infront of GH Bank .....

Years at this current address..... 42 ..... mm/yyyy ..... Rent ..... Own ☒ ..... Mortgage .....

Mobile..... 0534928797 ..... Email..... - .....

Spouse Name..... Samuel ..... Last Name..... Villas .....

Mobile #..... 0550692707 ..... Email..... - .....

Date of birth dd/mm/yyyy..... - ..... Age..... 54 ..... Number of children..... 4 ..... dependents..... 3 .....

## Employment

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

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

..... years of experience .....

Business location. Indicate visible landmark..... Benya Street .....

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

Fishmonger .....

## Income details

Monthly..... - ..... weekly..... GH¢ 2100 ..... Daily..... GH¢ 300 .....

Previous loan obtained from MJY3 GH¢..... - ..... Date..... - .....

Current working capital GH¢..... 1500 ..... Loans from other sources GH¢..... - ..... Date..... - .....

## Identification

Identification: National ID #..... 244-721171167-7 ..... Passport #..... - .....

Date of issue..... 22/02/2020 ..... Expiry date..... 21/02/2030 ..... Place of Issue..... Elmina .....

Purpose for the load..... For fish business .....



# MICRO-CREDIT ENTERPRISE

## Loan repayments

Daily GHc ..... Weekly GHc 150 ..... 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  
(.....Mlung Prah.....) 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 01/02/2024



**MICRO-CREDIT ENTERPRISE****Guarantor**

I Mercy Abaidoo hereby guarantee a loan of GHc .....

Being granted to (Full name of borrower) Mary Prah

Whom I am related to as Neighbour

I Mercy Abaidoo 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 19/11/1986 Age 38 Gender Female

Mobile 0245420582 Email -

Postal Address - House Address 56/6 Benya Street

Please indicate a visible landmark Near GH Bank

Identification: National ID # Ghana Card Passport # .....

Date of issue 05/02/2020 Expiry date 30/01/2030 Place of issue Elmina

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

Self employed ☒ nature of business Sells drink and water, laundry

Business location/address Benya Street

Please indicate a visible landmark Near GH Bank

Unemployed.....

Profession ..... years of experience 38 30

Guarantor's income details. Monthly - Weekly GHc 2500 Daily GHc 500

Guarantor's signature/thumb print [Signature] Date 01/02/2024

**Official use only**

Loan officer Alona Beediala

Approval date.....

Approved by.....

Disbursed by .....

Loan disbursement date .....

Repayments start date.....

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



**LOAN LIABILITY AGREEMENT FORM**

I, Mary Prah..... 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.**

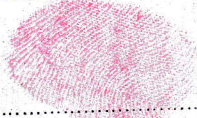
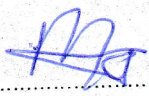
**INTERPRETER DECLARATION**

I, Gloria Bediako..... do hereby agree that I am serving as the interpreter for Mary Prah..... and Marcy Abaidoo.....  
(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).....  
