



# MICRO-CREDIT ENTERPRISE

Loan Application form

First Name EREMANUEL Middle Name .....

Surname AFUL

Date of Birth 09/09/1975 Age ..... Gender MALE

Postal Address ..... House Address 34/8 BAKANO ELMINA

NOTE: please indicate a visible landmark to your home address BEHIND NO 1 PENTECOST

Years at this current address 7 mm/yyyy Rent ..... Own ☒ Mortgage .....

Mobile 0243374706 Email .....

Spouse Name ..... Last Name .....

Mobile # ..... Email .....

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

## Employment

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

Profession DRIVER Employer Name and address METHODIST CHURCH OF GHANA years of experience .....

Business location. Indicate visible landmark ELMINA METHODIST CHURCH

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

## Income details

Monthly ..... weekly ..... Daily .....

Previous loan obtained from MJY3 GHc 1500 Date 13/05/2024

Current working capital GHc ..... Loans from other sources GHc ..... Date .....

## Identification

Identification: National ID # GHA-7192922932-2 Passport # .....

Date of issue 03/02/2020 Expiry date 02/02/2030 Place of Issue ELMINA

Purpose for the loan GHC 1500 PERSONAL LOAN



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## 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  
(..... EMMANUEL AFFUL ..... ) 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 16/10/2024





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## Guarantor

I MARK SARFO BIMPONG hereby guarantee a loan of GHc 1000

Being granted to (Full name of borrower) EMMANUEL AFFUL

Whom I am related to as CHURCH MEMBER

I MARK SARFO BIMPONG 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 28/04/1985 Age ..... Gender MALE

Mobile 0240774461 Email .....

Postal Address..... House Address 77/4 LIVERPOOL STREET

Please indicate a visible landmark .....

Identification: National ID # GHA-7202422/08-8 Passport # .....

Date of issue 20/02/2020 Expiry date 19/02/2030 Place of issue ELM/NA

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

Self employed ..... nature of business .....

Business location/address .....

Please indicate a visible landmark.....

Unemployed.....

Profession HEALTH LEADER years of experience 15

Guarantor's income details. Monthly..... Weekly ..... Daily 16/10/2024

Guarantor's signature/thumb print [Signature] Date .....

## 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 EMMANUEL AFFUL 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.**

**DEFAULTING CLIENT AND GUARANTOR'S PROPERTY/S SHALL BE CONFISCATED FOR THE PURPOSE OF RECOVERING THE OWED AMOUNT.**

**INTERPRETER DECLARATION**

I N/A do hereby agree that I am serving as interpreter  
For EMMANUEL AFFUL and MARK SARFO BIMPONG

(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) [Signature] 

Guarantor signature and thumb print (Required) [Signature] 