



MICRO-CREDIT ENTERPRISE

Loan Application form

First Name ESTHER Middle Name

Surname FEITEH

Date of Birth 20/07/1987 Age Gender FEMALE

Postal Address House Address HH 37/12 ZOHGO, ELMINA

NOTE: please indicate a visible landmark to your home address

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

Mobile 0249918589 Email

Spouse Name Last Name

Mobile # 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

Business location. Indicate visible landmark HEW MARKET

Self employed: business type and details SELLS FABRICS

Income details

Monthly weekly GHD 1500 Daily GHD 300

Previous loan obtained from MJY3 GHc 2000 Date

Current working capital GHc 2000 Loans from other sources GHc Date

Identification

Identification: National ID # GHA-724048890-1 Passport #

Date of issue 15/07/2020 Expiry date 14/07/2030 Place of Issue TAKORADI

Purpose for the loan GHD 3000 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 ?

<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

(ESTHER TEITET) 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..... Te..... DATE 30/07/2024



MICRO-CREDIT ENTERPRISE

Guarantor

I ABENA AKPAH hereby guarantee a loan of GHc 3000

Being granted to (Full name of borrower) ESTHER TETIET

Whom I am related to as FRIEND

I ABENA AKPAH 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 21/01/1993 Age Gender FEMALE

Mobile 0538087252 Email

Postal Address..... House Address 37/1 ELMINA ZONGO

Please indicate a visible landmark MOSQUE

Identification: National ID # GHA-005955372-4 Passport #

Date of issue 12/05/2020 Expiry date 11/05/2030 Place of issue ACCRA

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

Self employed ☒ nature of business SALES OF SECOND HAND CLOTHING


Business location/address MOBILE (IN THE ZONGO AREA)

Please indicate a visible landmark MOSQUE

Unemployed.....

Profession years of experience 2

Guarantor's income details. Monthly..... Weekly GH1500 Daily

Guarantor's signature/thumb print  Date 30/07/2024

Official use only

Loan officer IBRAHIM KHALA

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I, ESTHER TEITEH..... 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, N/A..... do hereby agree that I am serving as the interpreter
For ESTHER TEITEH.....and ABENA AKPAH.....

(Borrower)

(Guarantor)

Clients 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 signatures and their thumbs print, making this document thereby legal.

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

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

Guarantor signature and thumb print (Required)
