



Loan Application form

MICRO-CREDIT ENTERPRISE

First Name MARTHA Middle Name

Surname BLANKSON

Date of Birth 21/02/1963 Age Gender FEMALE

Postal Address House Address NRW SITE, ATTABADZE

NOTE: please indicate a visible landmark to your home address BEHIND ONE CORNER, ATTABADZE

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

Mobile 0244263767 Email

Spouse Name Last Name

Mobile # Email

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

Employment

Self Employed ☒ Employee Unemployed

Profession Employer Name and address

..... years of experience 10

Business location. Indicate visible landmark

Self employed: business type and details SELLS SCHOOL BAGS AND SECOND HAND BEDSHEET AND CURTAINS

Income details

Monthly weekly GH¢ 680 Daily GH¢ 100

Previous loan obtained from MJY3 GH¢ 2000 Date 11/12/2023

Current working capital GH¢ 5,000 Loans from other sources GH¢ Date

Identification

Identification: National ID # GHA-719787247-2 Passport #

Date of issue 07/02/2020 Expiry date 06/02/2030 Place of Issue CAPE COAST

Purpose for the loan GH¢ 3,500 FOR BUSINESS



MICRO-CREDIT ENTERPRISE

Loan repayments

Daily GHc Weekly GHc 260 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

(..... MARTHA BLANKSON) 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 15/04/2024

**MICRO-CREDIT ENTERPRISE**GuarantorI MARK OTOO MENSAH hereby guarantee a loan of GHc 3,500Being granted to (Full name of borrower) MARIHA BLANKSONWhom I am related to as FRIENDI MARK OTOO 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 25/10/1962 Age 61 Gender MALEMobile 0244 6242 66 EmailPostal Address..... House Address HH 11/20 AKOTO BINSO

Please indicate a visible landmark

Identification: National ID # GHA-720235518-1 Passport #Date of issue 12/02/2020 Expiry date 11/02/2030 Place of issue ELMINA

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

Self employed ☒ nature of business PHARMACIST

Business location/address

Please indicate a visible landmark.....

Unemployed.....

Profession years of experience

Guarantor's income details. Monthly 1000 Weekly DailyGuarantor's signature/thumb print [Signature] Date 15/04/2024Official use onlyLoan officer IBRAHIM KHALID

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I, MARIHA BLANKSON 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, N/A do hereby agree that I am serving as the interpreter for MARIHA BLANKSON and MARK OTTO MAHSAH

(Borrower)

(Guarantor)

Clients of MJY3 concerning this loan agreement in the _____ 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)..... 

