

Loan Application form

# MICRO-CREDIT ENTERPRISE

First Name ARABA Middle Name .....

Surname FIRESON

Date of Birth 13/08/1969 Age 56 Gender FEMALE

Postal Address ..... House Address 10/7 BAKANO

NOTE: please indicate a visible landmark to your home address BESIDE BENYA SHRINE

Years at this current address 30 mm/yyyy Rent ..... Own ☒ Mortgage .....

Mobile 0547261586 Email .....

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

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

Date of birth dd/mm/yyyy ..... Age ..... Number of children 7 dependents 1

## Employment

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

Profession ..... Employer Name and address ..... years of experience .....

Business location. Indicate visible landmark ELMIA FISHRIES

Self employed: business type and details FISHMONGER

## Income details

Monthly ..... weekly GHS 2000 Daily GHS 400

Previous loan obtained from MJY3 GHc 1500 Date 03/08/2024

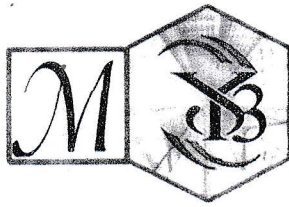
Current working capital GHc 2000 Loans from other sources GHc ..... Date .....

## Identification

Identification: National ID # GHA-719984602 Passport # .....

Date of issue 10/02/2020 Expiry date 09/02/2030 Place of Issue ELMIA

Purpose for the loan GHS 1500 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 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  
(...ARABA FIRESON...) 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 AR ..... DATE 27/01/2025





# MICRO-CREDIT ENTERPRISE

## Guarantor

I ALFRED ANSAH hereby guarantee a loan of GHc 1000

Being granted to (Full name of borrower) ARABA FIRESON

Whom I am related to as COUSIN

I ALFRED ANSAH 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 10/12/1978 Age 47 Gender MALE

Mobile 0244722616 Email .....

Postal Address..... House Address 71/2C TETERIM

Please indicate a visible landmark AT THE BACK OF NAT AND SONS

Identification: National ID # GHANA CARD Passport # .....

Date of issue 28/01/2020 Expiry date 27/01/2030 Place of issue ELMINA

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

Self employed ☒ nature of business CARPENTER AND MECHANIC

Business location/address TETERIM OPPOSITE ANGLICAN STORE

Please indicate a visible landmark.....

Unemployed.....

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

Guarantor's income details. Monthly GH¢1100 Weekly GH¢ Daily GH¢

Guarantor's signature/thumb print [Signature] Date 27/01/2025

## Official use only

Loan officer JOANNA ESHUM

Approval date.....

Approved by.....

Disbursed by .....

Loan disbursement date .....

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I, ARABA FIRESON, 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 ARABA FIRESON and ALFRED ANSAH

(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) ARABA FIRESON

Guarantor signature and thumb print (Required) ALFRED ANSAH