



Loan Application form

MICRO-CREDIT ENTERPRISEFirst Name Esi Middle NameSurname FawomusuDate of Birth 01/02/1970 Age Gender FemalePostal Address House Address 47/9 Ewaleye

NOTE: please indicate a visible landmark to your home address.....

Years at this current address 10 mm/yyyy Rent Own MortgageMobile 0553700096 EmailSpouse Name Kofi Last Name Bady

Mobile # Email

Date of birth dd/mm/yyyy Age Number of children 3 dependents 3EmploymentSelf Employed ☒ Employee Unemployed

Profession Employer Name and address

..... years of experience 5Business location. Indicate visible landmark Elmina Fisheries

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

FishmongerIncome detailsMonthly weekly att 500 Daily att 100Previous loan obtained from MJY3 GHc 2000 Date 16-01-2024Current working capital GHc 30000 Loans from other sources GHc DateidentificationIdentification: National ID # AKA-719402160-3 Passport #Date of issue 07/02/2020 Expiry date 03/02/2020 Place of Issue ElminaPurpose for the load att 2000 for 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
(.....Esi famoomyso.....) 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..........DATE 26/04/2024

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

I Charlotte Mensah hereby guarantee a loan of GHc 2000

Being granted to (Full name of borrower) Esi famomusu

Whom I am related to as Auntie

I Charlotte 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 11/03/1995 Age Gender female

Mobile 0247416460 Email

Postal Address..... House Address 33 Eguayir

Please indicate a visible landmark BEHIND GH Bank

Identification: National ID # Quana Gard Passport # -

Date of issue 21/02/2020 Expiry date 20/02/2030 Place of issue Elmina

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

Self employed nature of business Fishmonger

Business location/address Cape - Coast

Please indicate a visible landmark.....

Unemployed.....

Profession peer educator years of experience 8

Guarantor's income details. Monthly 1500 Weekly - Daily -

Guarantor's signature/thumb print [Signature] Date 26/07/2024

Official use only

Loan officer.....

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I, Esi famus solemnly agree to pay all loans and interest acquired from MIY3 in full in the terms agreed to and the period solemnly agreed to.

MIY3 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, M/A do hereby agree that I am serving as the interpreter for _____ and _____

(Borrower)

(Guarantor)

Clients of MIY3 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) _____