RECOMMENDED BY ADWOA MAANAH

Loan Application form

MICRO-CREDIT ENTERPRISE

First Name MAAME Middle Name MENSIMA

Surname

Date of Birth 05/08/1985 Age 39 Gender FEMALE

Postal Address House Address 7/10 ESUOAKYIR

NOTE: please indicate a visible landmark to your home address ESUOAKYIR BEHIND THE BAKERY

Years at this current address 4 mm/yyyy Rent ✓ Own Mortgage

Mobile 0277 4238 24 Email

Spouse Name Last Name

Mobile # Email

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

Employment

Self Employed ✓ Employee Unemployed

Profession Employer Name and address

years of experience 10 YEARS

Business location. Indicate visible landmark ELMINA FISHERIES

Self employed: business type and details FISH MONGER

Income details

Monthly weekly GH¢ 3000 Daily GH¢ 500

Previous loan obtained from MJY3 GHc — Date —

Current working capital GHc 1000 Loans from other sources GHc — Date —

identification

Identification: National ID # GHA-723536572-2 Passport #

Date of issue 07/07/2020 Expiry date 06/07/2030 Place of Issue ELMINA

Purpose for the load FOR BUSINESS

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Loan repayments

Daily GHc .... **Weekly GHc** ....75.... **Bi-Weekly GHc** .... **Monthly GHc** ....

Collateral

What assets are you using as a security for this loan ?

Items	**Value**	**Location**	**Date acquired**
Land			
House			
Equipment/Tools			

CONDITIONAL CLAUSE FOR PAYENT DEFAULTER

PAYMENT PERIOD..........4.......... 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 (......MAAME .... MENSIMA.............) 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 04/04/2024

Loan guarantor form

MICRO-CREDIT ENTERPRISE

Guarantor

I ABIGAIL ARHIN hereby guarantee a loan of GHc 1000

Being granted to (Full name of borrower) MAAME MENSIMA

Whom I am related to as FRIEND

I ABIGAIL ARHIN 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 21/04/1994 Age 30 .. Gender FEMALE

Mobile 0555091707 Email

Postal Address House Address 25/2 KWESITUM

Please indicate a visible landmark KWESITUM BEHIND CRISTAL VISION

Identification: National ID # GHA-719450546-5 Passport #

Date of issue 05/02/2020 Expiry date 04/02/2030 Place of issue ELMINA

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

Self employed ✓ nature of business SELLS FRUITS

Business location/address ELMINA POLICE STATION

Please indicate a visible landmark

Unemployed

Profession years of experience 14 YEARS

Guarantor's income details. Monthly Weekly Daily

Guarantor's signature/thumb print AB Date 04/04/2024

Official use only

Loan officer

Approval date

Approved by

Disbursed by

Loan disbursement date

Repayments start date

Signature Date

LOAN LIABILITY AGREEMENT FORM

I...MAAME MENSIMA... 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 clints 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...IBRAHIM KHALID... do hereby agree that I am serving as the interpreter for ...MAAME MENSIMA... and...ABIGAIL ARHIM...

(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)**...................