

recommended by Abena Mensuah



MICRO-CREDIT ENTERPRISE

Loan Application form

First Name Leticia Middle Name

Surname Rassaw Mensah

Date of Birth 01/07/1979 Age Gender female

Postal Address House Address 46/1 MYANIA

NOTE: please indicate a visible landmark to your home address Near Anglican Church

Years at this current address 47 mm/yyyy Rent ☒ Own Mortgage

Mobile 0543458329 Email

Spouse Name 1090 Last Name Peter

Mobile # Email

Date of birth dd/mm/yyyy Age Number of children 5 dependents 3

Employment

Self Employed ☒ Employee Unemployed

Profession Employer Name and address

years of experience 18

Business location. Indicate visible landmark Myania

Self employed: business type and details Food Vendor

Income details

Monthly weekly GHS 5,600 Daily GHS 300

Previous loan obtained from MJY3 GHc Date

Current working capital GHc 1500 Loans from other sources GHc Date

identification

Identification: National ID # GHA-7234215468 Passport #

Date of issue 29/07/2020 Expiry date 28/07/2030 Place of Issue Elmina

Purpose for the loan GHS 1000 for business

**MICRO-CREDIT ENTERPRISE**Loan repaymentsDaily GHc Weekly GHc 83 Bi-Weekly GHc Monthly GHcCollateral

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
(.....Leticia Bassaw Mensah.....) IN THEFante..... 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.....29/01/2024.....



MICRO-CREDIT ENTERPRISE

Guarantor

I RUTH BROWN hereby guarantee a loan of GHc 100.0

Being granted to (Full name of borrower) Lebicia Bassaw mensah

Whom I am related to as Mother in-law

I Ruth Brown 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 02/10/1996 Age 29 Gender female

Mobile 0559275534 Email -

Postal Address - House Address 2/23 Befofo Baho

Please indicate a visible landmark Mean Council lane

Identification: National ID # ATTANA CARD Passport # -

Date of issue 14/02/2020 Expiry date 13/02/2030 Place of issue Elmina

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

Self employed ☒ nature of business Sells Pastries / Breads

Business location/address Elmina Fisheries

Please indicate a visible landmark.....

Unemployed.....

Profession years of experience 4

Guarantor's income details. Monthly..... Weekly GH/ 2,250 Daily GH/ 450

Guarantor's signature/thumb print [Signature] Date 29/01/2024

Official use only

Loan officer.....

Approval date.....

Approved by.....

Disbursed by.....

Loan disbursement date.....

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I Leticia Mensah..... 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 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 Alonia Bediako..... do hereby agree that I am serving as the interpreter for Leticia Mensah and Ruth Brown.....

(Borrower)

(Guarantor)

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