



MICRO-CREDIT ENTERPRISE

Loan Application form

First Name Kweky Middle Name

Surname Mensah

Date of Birth 05/06/1968 Age Gender Male

Postal Address - House Address 62/2, Awenee

NOTE: please indicate a visible landmark to your home address Beside 'HOT' Place

Years at this current address 23 mm/yyyy Rent ☒ Own ☐ Mortgage ☐

Mobile 0242792032 Email

Spouse Name Rose Last Name Tetteh

Mobile # 0240548590 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

Business location. Indicate visible landmark Elmina Fisheries

Self employed: business type and details Fisherman

Income details

Monthly - weekly GH¢ 1200 Daily GH¢ 200

Previous loan obtained from MJY3 GHc 1000 Date 15-08-2023

Current working capital GHc 5000 Loans from other sources GHc - Date -

Identification

Identification: National ID # GHX-719542118-0 Passport #

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

Purpose for the loan GH¢ 1000 Business

**MICRO-CREDIT ENTERPRISE**Loan repaymentsDaily GHc Weekly GHc 73 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
(..... Kweku Mensah) 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 14/06/2024

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

I Isaac Arthur hereby guarantee a loan of GHc 1000

Being granted to (Full name of borrower)

Whom I am related to as Cousin

I Isaac Arthur 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 10/03/1985 Age Gender Male

Mobile 0546087077 Email -

Postal Address - House Address 30/1 Tenterim

Please indicate a visible landmark Heav Christian Divine Church

Identification: National ID # Ahang Carol Passport # -

Date of issue 30/01/2020 Expiry date 29/01/2030 Place of issue Council lane

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

Self employed ☒ nature of business Retail of salt

Business location/address Nyanta

Please indicate a visible landmark Heav Ahenapon School

Unemployed.....

Profession years of experience 7

Guarantor's income details. Monthly..... Weekly GHc 1000 Daily GHc -

Guarantor's signature/thumb print Isaac Date 19/02/2024

Official use only

Loan officer Ahena Bediako

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I, Kwaku 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 a loan is in 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.

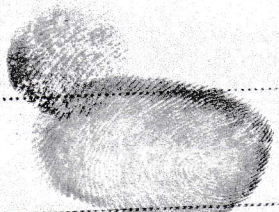
INTERPRETER DECLARATION

I, do hereby agree that I am serving as the interpreter
for M/A and
(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)..... M/A

Client signature and thumb print (Required)..... [Signature] 

Guarantor signature and thumb print (Required)..... [Signature] 