

Recommended by Agnes Mensah

Loan Application form



MICRO-CREDIT ENTERPRISE

First Name..... RUTH Middle Name.....

Surname..... ESSOM

Date of Birth..... 03/04 1991 Age 33 Gender FEMALE

Postal Address..... - House Address B 74 / C BRON YIBIPIA

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

Years at this current address 1 mm/yyyy Rent Own ☒ Mortgage

Mobile 0546750384 Email.....

Spouse Name - Last Name -

Mobile # - Email -

Date of birth dd/mm/yyyy - Age - Number of children 2 dependents 2

Employment

Self Employed ☒ Employee Unemployed

Profession..... Employer Name and address

..... years of experience 5

Business location. Indicate visible landmark BRON YIBIPIA NEAR PEACE SCHOOL

Self employed: business type and details SEAMSTRESS AND BELORE

Income details

Monthly - weekly GH¢ 250 Daily GH¢ 50 - SEAMSTRESS

Previous loan obtained from MJY3 GHc - Date DECOR - GH¢ 250

Current working capital GHc GH¢ 50000 Loans from other sources GHc - Date -

Identification

Identification: National ID # GH¢ 719403829-5 Passport # -

Date of issue 08/02/2020 Expiry date 07/02/2030 Place of Issue BRON YIBIPIA

Purpose for the loan GH¢ 1000 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

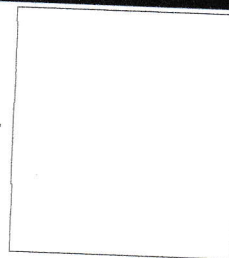
(..... RUTH ESSOM) IN THE FANTE LANGUAGE, THAT I FLUENTLY SPEAK AND UNDERSTAND, AND HAVE UNDERSTOOD THE TERMS OF THIS CONTRACT. I THEREFORE APPEND MY MARK TO THE TERMS AND CONDITION AS STATED IN THEREOF.

APPLICANT SIGNATURE/THUMB PRINT..... [Signature] DATE 12/01/2024



MICRO-CREDIT ENTERPRISE

Guarantor



I REBECCA ENNIMIL hereby guarantee a loan of GHc 1000

Being granted to (Full name of borrower) FOOTST RUTH ESSAH

Whom I am related to as COUSIN

I REBECCA ENNIMIL 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 03/05/1988 Age Gender FEMALE

Mobile 0555424723 Email -

Postal Address House Address AP1 52 AMOANA

Please indicate a visible landmark NEAR COMMUNITY CENTER

Identification: National ID # GHANA CARD Passport # -

Date of issue 08/02/2020 Expiry date 07/02/2030 Place of issue AMISSNO

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

Self employed ☒ nature of business OWNER OF A CLO STORE

Business location/address AMOANA

Please indicate a visible landmark NEAR Community Center

Unemployed.....

Profession years of experience 6

Guarantor's income details. Monthly..... Weekly GH/2000 Daily GH/400

Guarantor's signature/thumb print [Signature] Date 12/01/24

Official use only

Loan officer ANITA BEDIAH

Approval date.....

Approved by.....

Disbursed by.....

Loan disbursement date.....

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I, RUTH ESOUM..... 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

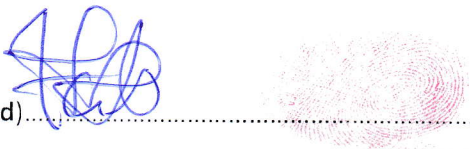
I, GLORIA BEDARD..... do hereby agree that I am serving as the interpreter for RUTH ESOUM..... and REBECCA CHMILL.....

(Borrower)

(Guarantor)

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