

Recommended by Joyce Quorshie

Loan Application form



MICRO-CREDIT ENTERPRISE

First Name Esi Middle Name

Surname Mensima

Date of Birth 04/06/1987 Age 30 Gender Female

Postal Address House Address 75/4 Liverpool Street

NOTE: please indicate a visible landmark to your home address At the back of Saint church

Years at this current address 6 mm/yyyy Rent Own ☒ Mortgage

Mobile 0557543205 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

Business location. Indicate visible landmark Elming Fishies

Self employed: business type and details Fishmonger / Slippers seller

Income details

Monthly weekly 36000 Daily Attel 6000

Previous loan obtained from MJY3 GHc Date

Current working capital GHc Loans from other sources GHc Date

identification

Identification: National ID # ATA-723418107-7 Passport #

Date of issue 04/07/2020 Expiry date 03/07/2030 Place of Issue Elming

Purpose for the loan Attel 1000 for slippers business



MICRO-CREDIT ENTERPRISE

Guarantor

I KOFI DADDIE hereby guarantee a loan of GHc 1000

Being granted to (Full name of borrower) ESI MENSIMA

Whom I am related to as NEIGHBOUR

I KOFI DADDIE 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 15/04/1987 Age 37 Gender MALE

Mobile 0245277325 Email -

Postal Address - House Address 94/5 Liverpool Street

Please indicate a visible landmark At the back of Saint Church

Identification: National ID # GHANA CARD Passport # -

Date of issue 10/07/2020 Expiry date 09/07/2030 Place of issue Elmina

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

Self employed ☒ nature of business FISHERMAN

Business location/address Elmina Fisheries

Please indicate a visible landmark.....

Unemployed.....

Profession years of experience 13

Guarantor's income details. Monthly..... Weekly 6000 Daily GHc 1000

Guarantor's signature/thumb print  Date 19/01/2024

Official use only

Loan officer Albina Bedrafo

Approval date.....

Approved by.....

Disbursed by.....

Loan disbursement date.....

Repayments start date.....

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



MICRO-CREDIT ENTERPRISE

Loan repayments

Daily GHc Weekly GHc 83 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 <input checked="" type="checkbox"/>		liuapod street	
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
(tsi 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 14/01/2024

LOAN LIABILITY AGREEMENT FORM

I, Esi 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 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, Alura Bedialo.....do hereby agree that I am serving as the interpreter for Esi mensima.....and Kofi DADIE.....

(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).....