Elizabeth Abalcah 1F Group 3

Loan Application form

MICRO-CREDIT ENTERPRISE

First Name GLADYS Middle Name

Surname ESSOUN

Date of Birth 01/05/1982 Age Gender FEMALE

Postal Address House Address S/52 SANKA

NOTE: please indicate a visible landmark to your home address OPPOSITE THE CORN MILL

Years at this current address 15 mm/yyyy Rent Own ✓ Mortgage

Mobile 0554347040 Email

Spouse Name ERIC Last Name ESSOUN

Mobile # 0246160206 Email

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

Employment

Self Employed ✓ Employee Unemployed

Profession Employer Name and address

years of experience

Business location. Indicate visible landmark OPPOSITE THE CORN MILL

Self employed: business type and details SEAMSTRESS AND ~~[illegible]~~ RICE RETAILER

Income details

Monthly weekly GH¢ 2,000 Daily GH¢ 400

Previous loan obtained from MJY3 GHc Date

Current working capital GHc Loans from other sources GHc Date

identification

Identification: National ID # GHA-719934638-2 Passport #

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

Purpose for the load

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 ?

Items	Value	Location	Date acquired
Land			
House			
Equipment/Tools			

CONDITIONAL CLAUSE FOR PAYENT 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 (...GLADYS ESSOUM.....) 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 30|05|2024

Loan guarantor form

MICRO-CREDIT ENTERPRISE

Guarantor

I EMELIA AMPADU hereby guarantee a loan of GHc ....

Being granted to (Full name of borrower) GLADYS ESSOUM

Whom I am related to as ....

I EMELIA AMPADU 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 27/06/1984 Age .... Gender FEMALE

Mobile 0247962637 Email ....

Postal Address.......................... House Address S/18 SAHKA

Please indicate a visible landmark ....

Identification: National ID # GHA-723701693-2 Passport # ....

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

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

....

Self employed ✓ nature of business SEAMSTRESS

Business location/address S/18 SAHKA

Please indicate a visible landmark OPPOSITE SAHKA PARLIAMENT

Unemployed............................

Profession .... years of experience 10

Guarantor's income details. Monthly.................... Weekly GH¢ 1850 Daily GH 200

Guarantor's signature/thumb print .... Date 30/05/2024

Official use only

Loan officer IBRAHIM KHALID

Approval date..

Approved by..

Disbursed by ....

Loan disbursement date ....

Repayments start date..

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

LOAN LIABILITY AGREEMENT FORM

I GLADYS ESSOUH .... 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 GLADYS ESSOUH .... and EMELIA AMPADU ....

(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)..............