

Recommended by RITA ANAMOTH

Loan Application form



# MICRO-CREDIT ENTERPRISE

First Name ELIZABETH Middle Name .....

Surname ANAMOTH

Date of Birth 22/11/1979 Age 37 Gender FEMALE

Postal Address ..... House Address HN 3319, ESSUAKYIR

NOTE: please indicate a visible landmark to your home address BESIDE CN BANK ESSUAKYIR

Years at this current address ..... mm/yyyy Rent ..... Own ..... Mortgage .....

Mobile 0593461576 Email .....

Spouse Name KWESI Last Name ANAMOTH

Mobile # 0554761950 Email .....

Date of birth dd/mm/yyyy ..... Age 48 Number of children 5 dependents 2

## Employment

Self Employed ☒ Employee ..... Unemployed .....

Profession ..... Employer Name and address .....

..... years of experience 10

Business location. Indicate visible landmark BESIDE ANGLICAN CHURCH

Self employed: business type and details A PROVISION STORE KIOSK

## Income details

Monthly ..... weekly GH¢ 700 Daily GH¢ 100

Previous loan obtained from MJY3 GHc ..... Date .....

Current working capital GHc GH¢ 1000 Loans from other sources GHc ..... Date .....

## Identification

Identification: National ID # GHA-720035990-9 Passport # .....

Date of issue 11/02/2020 Expiry date 10/02/2030 Place of Issue ELMUSTA

Purpose for the load GH¢ 1000 BUSINESS



# MICRO-CREDIT ENTERPRISE

## Loan repayments

Daily GHc ..... Weekly GHc GH73 Bi-Weekly GHc ..... Monthly GHc .....

## Collateral

What assets are you using as a security for this loan ?

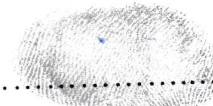
<u>Items</u>	<u>Value</u>	<u>Location</u>	<u>Date acquired</u>
Land			
House			
Equipment/Tools			

## CONDITIONAL CLAUSE FOR PAYMENT DEFAULTER

PAYMENT PERIOD... Five ..... 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  
(ELIZABETH APPIAH.....) IN THE FOURTE..... 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 12/22/24.....





# MICRO-CREDIT ENTERPRISE

## Guarantor

I MATILDA ANNAN hereby guarantee a loan of GHc 1000

Being granted to (Full name of borrower) ELIZABETH APPIAH

Whom I am related to as NEIGHBOUR

I MATILDA ANNAN 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 02/12/1995 Age 28 Gender FEMALE

Mobile 0894484624 Email .....

Postal Address..... House Address HN 33/9, ESUAKOYE

Please indicate a visible landmark BEHIND ANGELICAN CHURCH

Identification: National ID # ..... Passport # .....

Date of issue 27/05/2022 Expiry date 28/05/2032 Place of issue GHANA

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

Self employed ☒ nature of business HAIR DRESSER

Business location/address BEHIND ANGELICAN CHURCH

Please indicate a visible landmark BEHIND ANGELICAN CHURCH

Unemployed.....

Profession ..... years of experience 2

Guarantor's income details. Monthly..... Weekly GHc 950 Daily GHc 150

Guarantor's signature/thumb print [Signature] Date 12/02/24

## Official use only

Loan officer.....

Approval date.....

Approved by.....

Disbursed by .....

Loan disbursement date .....

Repayments start date.....

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



LOAN LIABILITY AGREEMENT FORM

I ELIZABETH APPIAH ..... 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**

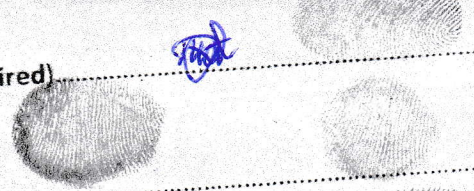
**DEFAULTING CLIENT AND GUARANTOR'S PROPERTY/S SHALL BE CONFISCATED FOR THE PURPOSE OF RECOVERING THE OWED AMOUNT.**

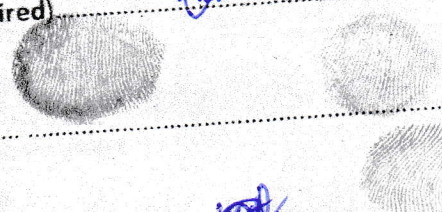
INTERPRETER DECLARATION


I MATILDA ANAN ..... do hereby agree that I am serving as the interpreter for ELIZABETH APPIAH ..... and MATILDA ANAN .....  
(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).....  


Client signature and thumb print (Required).....  


Guarantor signature and thumb print (Required).....  


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