

Recommended by Joyce Quarshie.



MICRO-CREDIT ENTERPRISE

Loan Application form

First Name Mana Middle Name

Surname Adjoa

Date of Birth 05/06/1983 Age 40 Gender Female

Postal Address - House Address 99/4 Liverpool street

NOTE: please indicate a visible landmark to your home address. At the back of Bridge house

Years at this current address 39 mm/yyyy Rent - Own ☒ Mortgage -

Mobile 0594120946 Email -

Spouse Name Kwaku Last Name Okyere

Mobile # 024094451 Email -

Date of birth dd/mm/yyyy - Age 48 Number of children 4 dependents -

Employment

Self Employed ☒ Employee - Unemployed -

Profession - Employer Name and address -

Business location. Indicate visible landmark Elmina Fisheries years of experience 12

Self employed: business type and details. Business Person, sells clothes, material, soap, grain and bread

Income details

Monthly - weekly GHS 7000 Daily GHS 1000

Previous loan obtained from MJY3 GHc - Date -

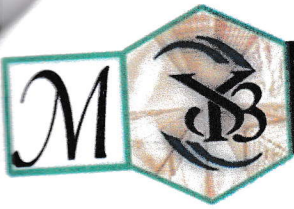
Current working capital GHc 10,000 Loans from other sources GHc - Date -

Identification

Identification: National ID # GHA-720304378-4 Passport # -

Date of issue 08/05/2020 Expiry date 07/05/2030 Place of Issue Elmina

Purpose for the loan GHS 1000 To support the material business



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		<u>Agric</u>	
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
(.....Mama Aelowa.....) 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.....17/01/2024.....

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

I EMMANUEL ARTHUR hereby guarantee a loan of GHc 1000

Being granted to (Full name of borrower) MANA ASSOWA

Whom I am related to as NEIGHBOUR

I EMMANUEL 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 03/05/1998 Age 23 Gender MALE

Mobile 0556333804 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 17/02/2020 Expiry date 17/02/2030 Place of issue EMINA

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

Self employed ☒ nature of business TILER

Business location/address CAPE - COAST

Please indicate a visible landmark NEAR KAKUMIDO

Unemployed.....

Profession years of experience 1

Guarantor's income details. Monthly..... Weekly GHd 3000 Daily GHd 500

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

Official use only

Loan officer.....

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I MANA ADJOWA..... 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 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


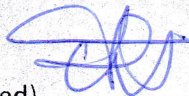
I Abura Bediako..... do hereby agree that I am serving as the interpreter for Manadjowa..... and Emmanuel Arthur.....

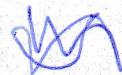
(Borrower)

(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).....
