

Recommended by Hagar Akomayi

Loan Application form



MICRO-CREDIT ENTERPRISE

First Name HANNAH Middle Name

Surname ASANKOMAH

Date of Birth 22/04/1988 Age 36 Gender FEMALE

Postal Address House Address 65/6 IFEJEMI

NOTE: please indicate a visible landmark to your home address BEHIND GOOD SHEPHERD

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

Mobile 0592397205 Email

Spouse Name AIBERT Last Name ESTHER

Mobile # 0536055528 Email

Date of birth dd/mm/yyyy Age 38 Number of children 6 dependents 6

Employment

Self Employed ☒ Employee Unemployed

Profession BUSINESS PERSON Employer Name and address

SELLS LOCAL DRINKS, FISHMONGER AND SEAMSTRESS years of experience

Business location. Indicate visible landmark EMINA FIGHTERS

Self employed: business type and details BUSINESS PERSON

Income details

Monthly weekly GH¢ 5,400 Daily GH¢ 900

Previous loan obtained from MJY3 GH¢ Date

Current working capital GH¢ 10,000 Loans from other sources GH¢ Date

Identification

Identification: National ID # GH-120493142-8 Passport #

Date of issue 15/02/2020 Expiry date 14/02/2030 Place of Issue K. E. E. A

Purpose for the loan FOR BUSINESS EXPANSION GH¢ 1000

**MICRO-CREDIT ENTERPRISE**GuarantorI KWABENA YEN hereby guarantee a loan of GHc 1000Being granted to (Full name of borrower) HANNAH ASANKOMAHWhom I am related to as NEIGHBOUR

I KWABENA YEN 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 01/07/1989 Age 35 Gender MALEMobile 025 054032496 Email -Postal Address - House Address 64/6 TERTIUMPlease indicate a visible landmark BEHIND GOOD SHEPHERD CHURCHIdentification: National ID # GHANA CARD Passport # -Date of issue 05/07/2020 Expiry date 01/07/2030 Place of issue Cape-Cost

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

Self employed ☒ nature of business FISHERMANBusiness location/address EFINA FISHERS

Please indicate a visible landmark.....

Unemployed.....

Profession FISHERMAN years of experience 18Guarantor's income details. Monthly - Weekly GH/9000 Daily GH/1500Guarantor's signature/thumb print Date 10/01/2024Official use onlyLoan officer Cobra Bediako

Approval date.....

Approved by.....

Disbursed by.....

Loan disbursement date.....

Repayments start date.....

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



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 ?

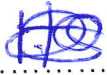
<u>Items</u>	<u>Value</u>	<u>Location</u>	<u>Date acquired</u>
Land			
House			
Equipment/Tools			

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
 (... HANKAH ASANLOPIAH ...) 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.....

LOAN LIABILITY AGREEMENT FORM

I, HANNAH ASANKORAH..... 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 BEDIAKO..... do hereby agree that I am serving as the interpreter for HANNAH ASANKORAH and KUABENA YEN.....

(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).....