

FM ADVERTISEMENT

Loan Application form



MICRO-CREDIT ENTERPRISE

First Name Rosemond Middle Name in law

Surname Ansah

Date of Birth 11/05/1999 Age 25 Gender Female

Postal Address - House Address 19/20 Estate

NOTE: please indicate a visible landmark to your home address At the back of SGP MISS

Years at this current address 25 mm/yyyy Rent - Own ☒ Mortgage -

Mobile 0545557882 Email -

Spouse Name - Last Name -

Mobile # - Email -

Date of birth dd/mm/yyyy - Age - Number of children 1 dependents 1

Employment

Self Employed ☒ Employee - Unemployed -

Profession - Employer Name and address -

- years of experience 3

Business location. Indicate visible landmark Neon Stop Aids

Self employed: business type and details Sells second hand bedsheet

Income details

Monthly - weekly GHS 1000 Daily GHS 200

Previous loan obtained from MJY3 GHc - Date -

Current working capital GHc 2000 Loans from other sources GHc - Date -

identification

Identification: National ID # GHA-71915PS12-1 Passport # -

Date of issue 01/02/2020 Expiry date 31/01/2030 Place of Issue Elmina

GHS 1000 For business



MICRO-CREDIT ENTERPRISE

Loan repayments

Daily GHc Weekly GHc 85 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
(.....Rosemond Anshah Anshah.....) 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.....

**MICRO-CREDIT ENTERPRISE**GuarantorI John Kweku Sam hereby guarantee a loan of GHc 1000Being granted to (Full name of borrower) Rosemond AnsahWhom I am related to as Friend

I John Kweku Sam 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 20/08/1992 Age Gender MaleMobile 0249213064 Email -Postal Address - House Address 31/17 EsiakyirPlease indicate a visible landmark Near CCYC ChurchIdentification: National ID # Ghana Card Passport #Date of issue 29/01/2020 Expiry date 28/01/2030 Place of issue Elmina

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

Self employed ☒ nature of business CarpenterBusiness location/address EsiakyirPlease indicate a visible landmark Near CCYC Church

Unemployed.....

Profession years of experience 15Guarantor's income details. Monthly..... Weekly GHc 5000 Daily GHc 1000Guarantor's signature/thumb print [Signature] Date 29/01/2024Official use onlyLoan officer Gloria Bediako

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I Rosemond Ansa h 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 M / A do hereby agree that I am serving as the interpreter for and

(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)..... M / A

Client signature and thumb print (Required)..... [Signature]

Guarantor signature and thumb print (Required)..... [Signature]

