Loan Application form

MICRO-CREDIT ENTERPRISE

First Name: EMMANUEL Middle Name: KOFI

Surname: QUANSAH

Date of Birth: 19/02/1982 Age: Gender: MALE

Postal Address: House Address: POLICE BARRIES

NOTE: please indicate a visible landmark to your home address: OPPOSITE AHENFIE

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

Mobile: 0541186032 Email: -

Spouse Name: HANNAH Last Name: QUANSAH

Mobile #: 0243353389 Email: -

Date of birth dd/mm/yyyy: - Age: 46 Number of children: 1 dependents: 1

Employment

Self Employed: Employee: ✓ Unemployed:

Profession: POLICEMAN Employer Name and address:

years of experience: 15

Business location. Indicate visible landmark: OPPOSITE MJY3 OFFICE

Self employed: business type and details:

Income details

Monthly: 2955 weekly: - Daily: -

Previous loan obtained from MJY3 GHc: Date:

Current working capital GHc: Loans from other sources GHc: Date:

identification

Identification: National ID #: GHA-002091532-4 Passport #:

Date of issue: 19/02/2020 Expiry date: 18/02/2030 Place of Issue: ELMINA

Purpose for the loan: MEDICATION GH¢ 5000

amount of GH¢ 3000

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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 (....EMMANUEL KOFI QUANSAH......) 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..................

Though he requested GH¢ 5,000. I recommend GH¢3000

Loan guarantor form

MICRO-CREDIT ENTERPRISE

Guarantor

I ERIC KISSIEDU hereby guarantee a loan of GHc 5000

Being granted to (Full name of borrower) EMMANUEL KOFI QUANSAH

Whom I am related to as COLLEAGUE

I ERIC KISSIEDU 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 03/04/1964 Age .... Gender MALE

Mobile 0244817097 Email -

Postal Address - House Address POLICE BARRIES

Please indicate a visible landmark OPPOSITE AHENFIE

Identification: National ID # GHANA CARD Passport # -

Date of issue .... Expiry date .... Place of issue ELMINA

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

....

Self employed .... nature of business ....

Business location/address ....

Please indicate a visible landmark OPPOSITE MJ43 OFFICE

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

Profession POLICEMAN years of experience 32

Guarantor's income details. Monthly 5688 Weekly - Daily -

Guarantor's signature/thumb print [signature] Date 23/01/2024

Official use only

Loan officer Gloria Bediako

Approval date..................

Approved by..................

Disbursed by ....

Loan disbursement date ....

Repayments start date..................

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

LOAN LIABILITY AGREEMENT FORM

I......EMMANUEL QUANSAH...... 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 ....N/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**)..........N/A..........

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

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

...ATEMENT OF ...ACCOUNT

GCB
your bank for life

Statement Period 01-Aug-2023 - 22-Jan-2024 Report time: 2024-01-22 10:14:09 AM

QUANSAH EMMANUEL

EMMANUEL QUANSAH, POLICE BARRACKS FLAT 3 ELMINA
P O BOX 31 ELMINA, ELMINA

E: M: 0541186032

Customer No. : 000459925

Branch : ACCRA NEW TOWN

Product : STANDARD SAVINGS

Account Summary

Account Number	1181010212155
Currency	GHS
Opening Balance	69.92
Closing Balance	1,509.60
Uncleared Effects	0.00

*Closing balance includes funds earmarked for hold and uncleared.

Total Dr: 75,517.70 **Total Cr:** 76,957.38

DATE 22-Jan-2024

Date	Description	Ref / Chq No.	Value Date	Debit	Credit	Balance
18-Aug-2023	GH POLICE SALARY FOR AUG 2023	114SALB23230A078	18-Aug-2023		2,972.51	3,042.43
18-Aug-2023	SAL COMMISSION	114SALB23230A078	18-Aug-2023	3.00		3,039.43
18-Aug-2023	GHP0827847AUG23 BANCA AUG 23 DED	555INUC23230BF2S	18-Aug-2023	198.31		2,841.12
18-Aug-2023	527118******4118 03150184 ELMINA ELMINA 000GH 323020322850	315ACWD23230003Y	18-Aug-2023	2,000.00		841.12
31-Aug-2023	LN. Interest drawdown By CASA	315ZTRF2324300EP31 53000000210	31-Aug-2023	505.20		335.92
31-Aug-2023	LN. Principal drawdown By CASA	315ZTRF2324300ER31 53000000210	31-Aug-2023	247.67		88.25
31-Aug-2023	E-SERVICE BUNDLE CHARGE	118EPSFGHS000001	01-Sep-2023	7.00		81.25
18-Sep-2023	LN. Disbursement	315ZTRF23261000831 53180000978	15-Sep-2023		46,000.00	46,081.25
18-Sep-2023	LN. SC. Facility Fees	315ZTRF23261000931 53180000978	15-Sep-2023	460.00		45,621.25
18-Sep-2023	LN. SC. Processing Fees	315ZTRF23261000B31 53180000978	15-Sep-2023	828.00		44,793.25
18-Sep-2023	Insurance Charge for Loans	315ZTRF23261000D31 53180000978	15-Sep-2023	460.00		44,333.25
18-Sep-2023	LN. Principal drawdown By CASA	315ZTRF23261000H31 53000000210	18-Sep-2023	20,263.83		24,069.42

-Oct-2023	527118******4118 03150184 ELMINA ELMINA 000GH 329211320195	315ACWD232920016	19-Oct-2023	300.00		177.99
19-Oct-2023	BSL 44800000005360s BAYPORT OCT 23'DED	555INUS23292BNX9	19-Oct-2023	50.00		127.99
19-Oct-2023	BSL 44800000005360t BAYPORT OCT 23'DED	555INUS23292BNYF	19-Oct-2023	50.00		77.99
20-Oct-2023	IB 0020106412301EMMANUEQUANSA HBLUELOAN	101FTIN232930007	20-Oct-2023		10,200.00	10,277.99
25-Oct-2023	ETZ00512 ;B2W MoMo:0541186032; 005418997026	512FTRE232980056	25-Oct-2023	10,000.00		277.99
25-Oct-2023	FUNDS TRANSFER	512FTRE232980056	25-Oct-2023	100.00		177.99
25-Oct-2023	527118******4118 03150184 ELMINA ELMINA 000GH 329813320371	315ACWD232980020	25-Oct-2023	100.00		77.99
25-Oct-2023	527118******4118 03150184 ELMINA ELMINA 000GH 329813320371	315ACWD232980020	25-Oct-2023	-100.00		177.99
25-Oct-2023	527118******4118 03150184 ELMINA ELMINA 000GH 329813320373	315ACWD232980023	25-Oct-2023	100.00		77.99
31-Oct-2023	E-SERVICE BUNDLE CHARGE	118EPSFGHS000001	01-Nov-2023	7.00		70.99
17-Nov-2023	GH POLICE SALARY FOR NOV 2023	114SALB233211834	17-Nov-2023		5,960.09	6,031.08
17-Nov-2023	SAL COMMISSION	114SALB233211834	17-Nov-2023	3.00		6,028.08
17-Nov-2023	GHP0827847NOV23 BANCA NOV'23 DED	555INUD23321ACMT	17-Nov-2023	198.31		5,829.77
17-Nov-2023	GHP0827847OCT23 BANCA NOV'23 DED	555INUD23321ACP2	17-Nov-2023	198.31		5,631.46
17-Nov-2023	ETZ00407 ;B2W MoMo:0541186032; 005425848996	407FTRE23321008W	17-Nov-2023	1.00		5,630.46
17-Nov-2023	FUNDS TRANSFER	407FTRE23321008W	17-Nov-2023	0.50		5,629.96
17-Nov-2023	527118******4118 03150184 ELMINA ELMINA 000GH 332117320790	315ACWD23321003O	17-Nov-2023	2,000.00		3,629.96
17-Nov-2023	ETZ00177 ;B2W MoMo:0541186032; 005425857147	177FTRE23321009B	17-Nov-2023	1.00		3,628.96
17-Nov-2023	FUNDS TRANSFER	177FTRE23321009B	17-Nov-2023	0.50		3,628.46
17-Nov-2023	ETZ00176 ;B2W MoMo:0541186032; 005425858234	176FTRE23321009E	17-Nov-2023	1.00		3,627.46
17-Nov-2023	FUNDS TRANSFER	176FTRE23321009E	17-Nov-2023	0.50		3,626.96
17-Nov-2023	BSL 44800000005360s BAYPORT NOV 23'DED	555INUS23321ABPG	17-Nov-2023	50.00		3,576.96

-Dec-2023	BSL 44800000005360x BAYPORT DEC 23 DED	555INUS23352AVSY	18-Dec-2023	50.00		1,768.88
18-Dec-2023	ETZ00172 ;B2W MoMo:0541186032; 005434505014	172FTRE2335200VJ	18-Dec-2023	250.00		1,518.88
18-Dec-2023	FUNDS TRANSFER	172FTRE2335200VJ	18-Dec-2023	2.50		1,516.38
29-Dec-2023	LN. Interest drawdown By CASA	315ZTRF2336303NF31 53180000978	31-Dec-2023	1,118.45		397.93
29-Dec-2023	LN. Principal drawdown By CASA	315ZTRF2336303NH3 153180000978	31-Dec-2023	326.22		71.71
29-Dec-2023	E-SERVICE BUNDLE CHARGE	118EPSFGHS000001	01-Jan-2024	7.00		64.71
18-Jan-2024	GHANA POLICE SERVICE SALARY FOR JANUARY - 2024	114SALB240183716	18-Jan-2024		2,955.51	3,020.22
18-Jan-2024	GHP0827847JAN24 BANCA JAN' 24 DED	555INUP240187041	18-Jan-2024	198.31		2,821.91
18-Jan-2024	GHP0827847DEC23 BANCA JAN' 24 DED	555INUP240187108	18-Jan-2024	198.31		2,623.60
18-Jan-2024	ETZ00605 ;B2W MoMo:0541186032; 005442980304	605FTRE240180083	18-Jan-2024	500.00		2,123.60
18-Jan-2024	FUNDS TRANSFER	605FTRE240180083	18-Jan-2024	5.00		2,118.60
18-Jan-2024	ETZ00723 ;B2W MoMo:0541186032; 005442983986	723FTRE24018008A	18-Jan-2024	500.00		1,618.60
18-Jan-2024	FUNDS TRANSFER	723FTRE24018008A	18-Jan-2024	5.00		1,613.60
18-Jan-2024	COMMISSION	114INUP240182104	18-Jan-2024	3.00		1,610.60
18-Jan-2024	ETZ00217 ;B2W MoMo:0541186032; 005442990470	217FTRE24018008L	18-Jan-2024	100.00		1,510.60
18-Jan-2024	FUNDS TRANSFER	217FTRE24018008L	18-Jan-2024	1.00		1,509.60