

Recommended by ABBA MENSIMAH



Loan Application form

MICRO-CREDIT ENTERPRISE

First Name PAULINA Middle Name.....
Surname ABBAM
Date of Birth 01/01/2000 Age 23 Gender FEMALE
Postal Address..... House Address HN 21/32, HYANTA
NOTE: please indicate a visible landmark to your home address OPPOSITE ANGEUCAN CHURCH
Years at this current address 13 mm/yyyy Rent ☒ Own Mortgage
Mobile 0240250533587 Email.....
Spouse Name RICHMOND Last Name MENSIMAH
Mobile # 02486907555 Email
Date of birth dd/mm/yyyy Age 32 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 WFRONT OF ANGEUCAN CHURCH

Self employed: business type and details PROVISIONS

Income details

Monthly weekly CHF 2400 Daily CHF 400

Previous loan obtained from MJY3 GHc Date

Current working capital GHc CHF 5,000 Loans from other sources GHc Date

identification

Identification: National ID # CHA-703414999-6 Passport #.....

Date of issue 04/07/2020 Expiry date 03/07/2030 Place of Issue COUNCIL LAKE

Purpose for the load CHF 1000 BUSINESS



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
(... PAULINA ABBANI ...) IN THE FIRSTE 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 21/12/23



MICRO-CREDIT ENTERPRISE

Guarantor

I ISAAC DADDIE hereby guarantee a loan of GHc 1000
 Being granted to (Full name of borrower) PAULINA ABRAM
 Whom I am related to as NEIGHBOUR
 I ISAAC DADDIE 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 02/04/1998 Age 25 Gender MALE
 Mobile 097187522 Email
 Postal Address House Address HN 37/8, ANANTIAH
 Please indicate a visible landmark HERE OPPOSITE ANCELRAN CHURCH.
 Identification: National ID # CHA-717573306-7 Passport #
 Date of issue 03/01/2020 Expiry date 02/01/2030 Place of issue CONCIL LANE
 Employment details. Employee..... Employer Name and address.....
 Self employed ☒ nature of business FISH MONGER
 Business location/address EMWA FISHERIES.
 Please indicate a visible landmark EMWA FISHERIES.
 Unemployed.....
 Profession RETAIL OF FISH years of experience 5
 Guarantor's income details. Monthly..... Weekly 1200 Daily GHc 200
 Guarantor's signature/thumb print [Signature] Date
 Official use only
 Loan officer JESSICA ETTUN.
 Approval date.....
 Approved by.....
 Disbursed by.....
 Loan disbursement date.....
 Repayments start date.....
 Signature..... Date.....

LOAN LIABILITY AGREEMENT FORM

I PAULINA ABBAM 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 JESSICA EITAN do hereby agree that I am serving as the interpreter for PAULINA ABBAM and ISAAC DADDIE

(Borrower)

(Guarantor)

Clients of MJY3 concerning this loan agreement in the FAVITE 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) etb etb

Client signature and thumb print (Required) etb etb

Guarantor signature and thumb print (Required) etb etb