RECOMMENDED BY ESTHER ARTHUR

Loan Application form

MICRO-CREDIT ENTERPRISE

First Name VIVIAN Middle Name

Surname JARHAL

Date of Birth 30/08/1976 Age 48 Gender FEMALE

Postal Address House Address 30/1 SYBIL

NOTE: please indicate a visible landmark to your home address BEHIND SYBIL-ELMINA BASIC SCHOOL

Years at this current address ONE YEAR mm/yyyy Rent ✓ Own Mortgage

Mobile 0241651947 Email —

Spouse Name — Last Name —

Mobile # — Email —

Date of birth dd/mm/yyyy — Age — Number of children ONE dependents ONE

Employment

Self Employed ✓ Employee Unemployed

Profession Employer Name and address

years of experience TWENTY YEARS

Business location. Indicate visible landmark SEA VIEW

Self employed: business type and details FOOD VENDOR

Income details

Monthly weekly GH¢ 2,500 Daily GH¢500.

Previous loan obtained from MJY3 GHc — Date —

Current working capital GHc 4,000 Loans from other sources GHc — Date —

identification

Identification: National ID # GHA-723720418-8 Passport #

Date of issue 10/07/2020 Expiry date 09/07/2030 Place of Issue ELMINA

Purpose for the load GH¢ 1,000 FOR BUSINESS

Loan Application form

MICRO-CREDIT ENTERPRISE

Loan repayments

Daily GHc .... Weekly GHc 75 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 (VIVIAN JARTTAL) 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 Ata DATE 10/04/2024

Loan guarantor form

MICRO-CREDIT ENTERPRISE

Guarantor

I ELIZABETH MENSAH hereby guarantee a loan of GHc 1,000

Being granted to (Full name of borrower) VIVIAN JARHAL

Whom I am related to as AUNTIE

I ELIZABETH MENSAH 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 28/03/1984 Age 40 .. Gender FEMALE

Mobile 0241303468 Email ....

Postal Address.......... House Address 109 BANHIMA

Please indicate a visible landmark BEHIND THE PUBLIC TOILET

Identification: National ID # GHA-721016738-5 Passport # ....

Date of issue 20/02/2020 Expiry date 19/02/2030 Place of issue TAKORADI

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

....

Self employed ✓ nature of business PROVISION STORE

Business location/address BANIUMA

Please indicate a visible landmark BEHIND THE PUBLIC TOILET

Unemployed..........

Profession .... years of experience ....

Guarantor's income details. Monthly.......... Weekly GH¢ 1,800 Daily GH¢ 300

Guarantor's signature/thumb print .... Date 10/04/2024

Official use only

Loan officer IBRAHIM KHALID

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

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

Disbursed by ....

Loan disbursement date ....

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

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

LOAN LIABILITY AGREEMENT FORM

I....VIVIAN JARHAL.... 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....IBRAHIM KHALID.... do hereby agree that I am serving as the interpreter for ....VIVIAH JARHAL.... and....ELIZABETH MENSAH....

(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)**....