

Josephine is a table top salary worker. She is unable to provide pay slip and bank statement.



JY3 Micro Credit Ltd

LOAN APPLICATION FORM AND GUARANTOR INFORMATION

APPLICANT DETAILS

1 FIRST NAME JOSEPHINE MIDDLE NAME EMELIA
SURNAME AGGREY
ADDRESS _____
HOUSE NUMBER F 32/2, CORONATION
NOTE: Please indicate your residential address and a visible landmark
OPPOSITE GCB BANK
RESIDENCE: _____ OWNING ☒ RENTAL _____ MORTGAGE _____
NUMBER OF YEARS AT THIS ADDRESS: 21 YEARS _____ MONTHS
SPOUSE NAME —
PHONE NUMBERS 0274168392
EMAIL ADDRESS _____
NUMBER OF DEPENDENTS 2 NUMBER OF CHILDREN —
D.O.B 17/08/1990

IDENTIFICATION

ID TYPE: __VOTER __D. LIC __NHIS __PASSPORT ☒ NATIONAL
ID NUMBER ~~GH-71968-965-9~~ PLACE OF ISSUE ACCRA
DATE OF ISSUE 07/02/2020 EXPIRY DATE 06/02/2030



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EMPLOYMENT DETAILS

EMPLOYER'S NAME GOIL FILLING STATION, SINDO, CAPE COAST

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

SEWS PROVISION

BUSINESS LOCATION/ADDRESS SINDO, OPPOSITE ROBERT MENSAH STADIUM

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 4 POSITION OWNER

WEEKLY INCOME GH¢ 900 DAILY INCOME GH¢ 180

LOAN HISTORY

PREVIOUS AMOUNT OBTAINED FROM JY3 GH¢ 1500 DATE 14/07/2022

LOANS OBTAINED FROM OTHER SOURCES -

CURRENT WORKING CAPITAL GH¢ 4000

LOAN AMOUNT BEING REQUESTED NOW GH¢ 2000

REASONS FOR THE LOAN TO EXPAND BUSINESS

BI-WEEKLY PAYMENTS _____ MONTHLY PAYMENTS _____

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			
BUILDING			
EQUIPMENT/TOOLS			



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CONDITIONAL CLAUSE FOR PAYMENT DEFAULTER

PAYMENT PERIOD Four MONTHS

I AGREE TO PAY A DAILY DEFAULT CHARGE OF GH¢ 2.00 AS LONG AS I REMAIN IN DEFAULT IN MY INSTALLMENT REPAYMENT AFTER MY BI-WEEKLY OR MONTHLY DUE DATE.

THE PROVISIONS IN THIS DOCUMENT HAVE BEEN CLEARLY EXPLAINED TO ME (JOSEPHINE EMEUA AGGREY) 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 CONDITIONS AS STATED IN THEREOF.

APPLICANT SIGNATURE / THUMB PRINT [Signature] DATE 19/01/2023

GUARANTOR

I LETICIA BESSA SIMONS HEREBY GUARANTEE A LOAN OF TWO THOUSAND GHANA CEDI BEING GRANTED TO (FULL NAME OF BORROWER) JOSEPHINE EMEUA AGGREY

WHOM I AM RELATED AS COUSINS

AGE 28 TELL: 0247051956 GUARANTOR'S WORK Foreign Exchange

I LETICIA BESSA SIMONS SOLEMNLY PLEDGE TO BE LIABLE FOR ALL PAYMENTS, LOAN PRINCIPAL, INTEREST, DEFAULT CHARGES AND OTHER COLLECTION COSTS. WHEN THIS LOAN IS IN DEFAULT, 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

SIGNATURE / THUMBPRINT [Signature]

DOB

Passport Photo