

Recommended by Alice Edmonson

Loan Application form



MICRO-CREDIT ENTERPRISE

First Name Helenq Middle Name

Surname Amissah

Date of Birth 26/08/1996 Age 27 Gender Female

Postal Address - House Address 26/18 Lime Street

NOTE: please indicate a visible landmark to your home address Near Roman Hill

Years at this current address 26 mm/yyyy Rent Own ☒ Mortgage ☐

Mobile 0240719599 Email

Spouse Name Mii Last Name Yeboah

Mobile # 0240719599 Email -

Date of birth dd/mm/yyyy - Age 33 Number of children 2 dependents 2

Employment

Self Employed ☒ Employee ☐ Unemployed ☐

Profession Employer Name and address

years of experience 3

Business location. Indicate visible landmark Texterim near parliament

Self employed: business type and details

Sells Materials and Seamstress

Income details

Monthly - weekly GHS 37.50 Daily GHS 150 + 600 = 750

Previous loan obtained from MJY3 GHc - Date -

Current working capital GHc 6000 Loans from other sources GHc - Date -

Identification

Identification: National ID # GHA-727587341-6 Passport # -

Date of issue 24/12/2021 Expiry date 23/12/2031 Place of Issue Elmina

Purpose for the loan GHS 1000 for material 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..... 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
(.....Helena Amissah.....) IN THEFante..... 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.....Helena.....DATE 31/01/2024

**MICRO-CREDIT ENTERPRISE****Guarantor**I Erica Ama Brown hereby guarantee a loan of GHcBeing granted to (Full name of borrower) Helena AmissahWhom I am related to as Friend

I Erica Ama Brownsolemnly 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 18/05/2002 Age 22 .. Gender FemaleMobile 0554 0551371883 EmailPostal Address - House Address 28/13 Lime streetPlease indicate a visible landmark Near Roman hillsIdentification: National ID # Ghana Card Passport #Date of issue 12/02/2020 Expiry date 11/02/2030 Place of issue AGBMA

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

Self employed ☒ nature of business Make-up artist and sells sprayBusiness location/address Chapel - Square

Please indicate a visible landmark.....

Unemployed.....

Profession years of experience 2Guarantor's income details. Monthly..... Weekly GHS 2700 Daily GHS 450Guarantor's signature/thumb print [Signature] Date 31/01/2024**Official use only**Loan officer Alona Bediako

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I, Helena Amissah... 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 clients 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, H/A... do hereby agree that I am serving as the interpreter for H/A and H/A

(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).....

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

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

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