



MICRO-CREDIT ENTERPRISE

Loan Application form

First Name AUBERTA

Middle Name

Surname SAM

Date of Birth 25/08/1973

Age 50

Gender FEMALE

Postal Address

House Address HN 28/3, JABA HILL

NOTE: please indicate a visible landmark to your home address BETHNA ELECTRICITY OFFICE KOBINA GTAN SQUARE

Years at this current address 40

mm/yyyy

Rent

Own ☒

Mortgage

Mobile 0244056443

Email

Spouse Name ALBERT

Last Name

ANDOH

Mobile # +8190-1661-4341

Email

Date of birth dd/mm/yyyy

Age 58

Number of children 2

dependents 2

Employment

Self Employed ☒

Employee

Unemployed

Profession

Employer Name and address

years of experience 25

Business location. Indicate visible landmark NIPON SUCTION

Self employed: business type and details SEW MATERIAL, FOOD ITEMS and IMPORTED SHIRTS

Income details

Monthly GH¢ 6000

weekly

Daily

GH¢ 1000

Previous loan obtained from MJY3 GHc

Date

Current working capital GHc GH¢ 30,000

Loans from other sources GHc

Date

Identification

Identification: National ID # GH-A-718978948-7

Passport #

Date of issue 30/01/2020

Expiry date

29/01/2020

Place of Issue

ELUMWA

Purpose for the loan GH¢ 3,000

FOR BUSINESS



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Loan repayments

Daily GHc Weekly GHc 150 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
(ALBERTA SAM) IN THE FAST 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 01/02/24



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Guarantor

I AGNES OTOU hereby guarantee a loan of GHc 3000

Being granted to (Full name of borrower) ALBERTA SAM

Whom I am related to as FRIEND

I AGNES OTOU 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 08/02/1997 Age 26 Gender FEMALE

Mobile 0245488892 Email

Postal Address..... House Address HA 9/57, BOWO HO BRIDGE

Please indicate a visible landmark BEHIND AKAFERTIMA RURAL BANK

Identification: National ID # GHA-720014967-6 Passport #

Date of issue 09/02/2030 Expiry date 10/02/2020 Place of issue ISAMAN

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

Self employed ☒ nature of business SELL TOFFEE AND POPCORN

Business location/address HAWKINS / FUMHA FISHERIES

Please indicate a visible landmark.....

Unemployed.....

Profession years of experience 7

Guarantor's income details. Monthly..... Weekly GHc 1200 Daily GHc 200

Guarantor's signature/thumb print [Signature] Date 01/04/24

Official use only

Loan officer.....

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I ALBERTA SAM..... 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 MERCY FRANKLINA ABADOU do hereby agree that I am serving as the interpreter for ALBERTA SAM..... and AGNES OTOU.....

(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).....