

Recommended by Bea Benedicts Aggrey Fynn.

Loan Application form



MICRO-CREDIT ENTERPRISE

First Name SANDRA Middle Name _____
Surname AMUJAH
Date of Birth 13/04/2000 Age 23 Gender FEMALE
Postal Address _____ House Address HN 74/1, AWINCE
NOTE: please indicate a visible landmark to your home address BEHIND HOLYWOOD SCHOOL
Years at this current address 10 mm/yyyy Rent _____ Own ☒ Mortgage _____
Mobile 0555904044 Email _____
Spouse Name _____ Last Name _____
Mobile # _____ Email _____
Date of birth dd/mm/yyyy _____ Age _____ Number of children _____ dependents _____

Employment

Self Employed ☒ Employee _____ Unemployed _____

Profession _____ Employer Name and address _____
_____ years of experience 4

Business location. Indicate visible landmark _____

Self employed: business type and details SELL FOOTWEAR/MAKE-UP ARTIST

Income details

Monthly _____ weekly GHS 2800 Daily GHS 400

Previous loan obtained from MJY3 GHc _____ Date _____

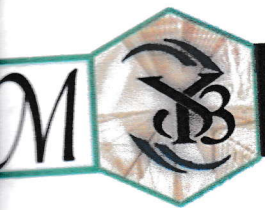
Current working capital GHc 3,000 Loans from other sources GHc _____ Date _____

identification

Identification: National ID # GHA-719372188-0 Passport # _____

Date of issue 30/04/2020 Expiry date 29/04/2030 Place of Issue ELMINA

Purpose for the loan GHS 1000 FOR FOOTWEAR BUSINESS



MICRO-CREDIT ENTERPRISE

Loan repayments

Daily GHc Weekly GHc 73 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
(SADRA AMICAH.....) 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 SADRA..... DATE 29/01/24



MICRO-CREDIT ENTERPRISE

Guarantor

I EVELYN AYAM hereby guarantee a loan of GHc 1000

Being granted to (Full name of borrower) SANDRA AMISSAH

Whom I am related to as NEIGHBOUR

I EVELYN AYAM 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 01/07/1986 Age 37 Gender FEMALE

Mobile 0248016546 Email

Postal Address..... House Address HN 74/1 ANWE

Please indicate a visible landmark BEHIND HOLYWOOD SCHOOL

Identification: National ID # CH Passport #

Date of issue 19/02/2020 Expiry date 18/02/2030 Place of issue ELMINA

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

Self employed ☒ nature of business SEW FRUITS / FISH MONGER

Business location/address CP WASHING BAY

Please indicate a visible landmark CP WASHING BAY

Unemployed.....

Profession years of experience 5

Guarantor's income details. Monthly..... Weekly GHc 2100 Daily GHc 300

Guarantor's signature/thumb print Date 29/01/24

Official use only

Loan officer.....

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I, SANDRA 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 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, SANDRA AMISSAH..... do hereby agree that I am serving as the interpreter for SANDRA AMISSAH..... and EVELYN AYAM.....

(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).....

Sandra Amissah



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

Sandra Amissah



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

