

Recommended by ATIA KAKRA K0047804

Loan Application form



# MICRO-CREDIT ENTERPRISE

First Name ANASTASIA Middle Name .....

Surname ARTHUR

Date of Birth 03/04/1996 Age 27 Gender FEMALE

Postal Address ..... House Address 4/7 BAAICANO

NOTE: please indicate a visible landmark to your home address BESIDE BRENIA STINE

Years at this current address 27 mm/yyyy Rent ☒ Own ..... Mortgage .....

Mobile 0556524963 Email .....

Spouse Name FRANCIS Last Name ESTHUR

Mobile # 0547672857 Email .....

Date of birth dd/mm/yyyy 28/03/1997 Age 26 Number of children 1 dependents 1

## Employment

Self Employed ☒ Employee ..... Unemployed .....

Profession ..... Employer Name and address ..... years of experience 3

Business location. Indicate visible landmark BESIDE BRENIA STINE

Self employed: business type and details HAIR DRESSER & DRINKS RETAILER

## Income details

Monthly ..... weekly GHS 600 Daily GHS 1000

Previous loan obtained from MJY3 GHc ..... Date .....

Current working capital GHc GHS 2000 Loans from other sources GHc ..... Date .....

## Identification

Identification: National ID # GHS-001419108-4 Passport # .....

Date of issue 14/07/2020 Expiry date 13/07/2030 Place of Issue SEA VIEW

Purpose for the loan FOR BUSINESS



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## Loan repayments

Daily GHc ..... Weekly GHc 83 ..... 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

(ANASTASIA ARTHUR.....) 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.....[Signature].....DATE 19/12/2003





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## Guarantor

I SAMUEL ATTA hereby guarantee a loan of GHc 1000  
Being granted to (Full name of borrower) ANASTASIA APITUR  
Whom I am related to as AUNTY  
I SAMUEL ATTA 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 30/11/1991 Age 32 Gender MALE  
Mobile 0257075285 Email —  
Postal Address — House Address 477 38/11 BRONYIBIMA  
Please indicate a visible landmark AT THE BACK BRONYIBIMA NURSERY SCHOOL  
Identification: National ID # GHANA CARD Passport # —  
Date of issue 11/02/2020 Expiry date 10/02/2030 Place of issue ELMINA  
Employment details. Employee — Employer Name and address —  
Self employed ☒ nature of business FISHERMAN  
Business location/address ELMINA FISHRIES  
Please indicate a visible landmark —  
Unemployed —  
Profession FISHERMAN years of experience 10  
Guarantor's income details. Monthly — Weekly GHc 4500 Daily GHc 750  
Guarantor's signature/thumb print — Date 19/12/2023

## Official use only

Loan officer GLORIA BEDIKO  
Approval date —  
Approved by —  
Disbursed by —  
Loan disbursement date —  
Repayments start date —  
Signature — Date —

**LOAN LIABILITY AGREEMENT FORM**

I, ANASTASIA ARTHUR 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, GLORIA BEDIAKO do hereby agree that I am serving as the interpreter for ANASTASIA ARTHUR and SAMUEL AYTA


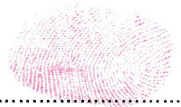
(Borrower)

(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) 