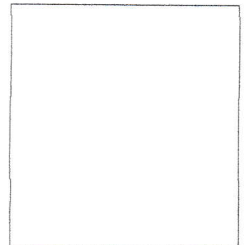


Recommended by Bertice Tawiah

Loan Application form



MICRO-CREDIT ENTERPRISE



First Name Rebecca Middle Name

Surname Botwe

Date of Birth 14/02/01/1970 Age 54 Gender Female

Postal Address - House Address 80/1 Awenee

NOTE: please indicate a visible landmark to your home address Near Drug Store

Years at this current address 3 mm/yyyy Rent Own ☒ Mortgage

Mobile 0247785713 Email -

Spouse Name - Last Name -

Mobile # - Email -

Date of birth dd/mm/yyyy - Age - Number of children 1 dependents 4

Employment

Self Employed ☒ Employee Unemployed

Profession Employer Name and address

..... years of experience 6

Business location. Indicate visible landmark M/A School Near Elmina Court

Self employed: business type and details Food Vendor

Income details

Monthly weekly 1500 Daily Gh 300

Previous loan obtained from MJY3 GHc Date -

Current working capital GHc 2500 Loans from other sources GHc Date -

Identification

Identification: National ID # GHA-720257566-6 Passport # -

Date of issue 12/02/2020 Expiry date 11/02/2030 Place of Issue TARKWA

Purpose for the loan GHc 1000 for Business



MICRO-CREDIT ENTERPRISE

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..... 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
(..... Rebecca Botwe) 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 28/01/2024



MICRO-CREDIT ENTERPRISE

Guarantor

I Victoria LANG-MUSES hereby guarantee a loan of GHc 1000

Being granted to (Full name of borrower) Rebecca Botwe

Whom I am related to as Cousin

I Victoria lang-moses 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 31/10/1960 Age 64 Gender Female

Mobile 0550093384 Email -

Postal Address - House Address CR 18/2 Counsel Lane

Please indicate a visible landmark Near Elmina Court

Identification: National ID # GHANA CARD Passport # -

Date of issue 06/07/2020 Expiry date 03/07/2030 Place of issue Elmina

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

Self employed ☒ nature of business Owner of pasteries

Business location/address M/A basic school

Please indicate a visible landmark Near Court

Unemployed.....

Profession years of experience 30

Guarantor's income details. Monthly..... Weekly GHc 1000 Daily GHc 200

Guarantor's signature/thumb print [Signature] Date 25/01/2024

Loan officer Alon'a Bediako Official use only

Approval date.....

Approved by.....

Disbursed by.....

Loan disbursement date.....

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I, Rebecca Botwe 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, 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 thelanguage 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).....H/A

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

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