

REFERR BY RITA GAKPETO

Loan Application form



MICRO-CREDIT ENTERPRISE

First Name JANET Middle Name

Surname OPPONG

Date of Birth 08/07/1982 Age Gender FEMALE

Postal Address House Address CK 0012/4305 TEERIMA

NOTE: please indicate a visible landmark to your home address BEHIND ADOM COLD STORE

Years at this current address 2 mm/yyyy Rent Own ☒ Mortgage

Mobile 0536272725 Email

Spouse Name Last Name

Mobile # Email

Date of birth dd/mm/yyyy Age Number of children 3 dependents 3

Employment

Self Employed ☒ Employee Unemployed

Profession Employer Name and address

..... years of experience

Business location. Indicate visible landmark NEW MARKET

Self employed: business type and details SELLS VEGETABLES AND FOOD STUFFS

Income details

Monthly weekly GHD 1,800 Daily GHD 300

Previous loan obtained from MJY3 GHc Date

Current working capital GHc Loans from other sources GHc Date

identification

Identification: National ID # GHA-719654092-1 Passport #

Date of issue 07/02/2020 Expiry date 06/02/2030 Place of Issue ELMITA

..... FOR BUSINESS



MICRO-CREDIT ENTERPRISE

Loan repayments

Daily GHc Weekly GHc 76 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

(JANET OPPONG) 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  DATE 15/04/24



MICRO-CREDIT ENTERPRISE

Guarantor

I MATILDA BEDIAKO hereby guarantee a loan of GHc 1,000

Being granted to (Full name of borrower) JANEI OPPOMA

Whom I am related to as FRIEND

I MATILDA BEDIAKO 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 21/05/2002 Age 22 Gender FEMALE

Mobile 0551288742 Email

Postal Address..... House Address CK 0012/4305 TETERIM

Please indicate a visible landmark

Identification: National ID # GHA-719654098-1 Passport #

Date of issue 07/02/2020 Expiry date 06/02/2030 Place of issue ELMINA

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

Self employed nature of business

Business location/address

Please indicate a visible landmark.....

Unemployed.....

Profession LAUNDRY ASSISTANT years of experience 2

Guarantor's income details. Monthly GHc 600 Weekly GHc Daily GHc

Guarantor's signature/thumb print [Signature] Date 15/04/24

Official use only

Loan officer IBRAHIM KHALID

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I JANE OPPONG 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 IBRAHIM KHALID do hereby agree that I am serving as the interpreter for JANE OPPONG and MATILDA BENIAKO

(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) _____