

fm Advertisement

Loan Application form



MICRO-CREDIT ENTERPRISE

First Name Victoria Middle Name —

Surname Hayford

Date of Birth 01/07/1979 Age 45 yrs Gender Female

Postal Address _____ House Address Hrs No. 6/6 Atakpam-Elmna

NOTE: please indicate a visible landmark to your home address. In front of Pentecost Church No.

Years at this current address 20 yrs mm/yyyy Rent _____ Own ☒ Mortgage _____

Mobile 0595005234 Email _____

Spouse Name N/A Last Name _____

Mobile # _____ Email _____

Date of birth dd/mm/yyyy _____ Age _____ Number of children 6 dependents 3

Employment

Self Employed ☒ Employee _____ Unemployed _____

Profession _____ Employer Name and address _____

_____ years of experience One Year

Business location. Indicate visible landmark Sea View

Self employed: business type and details Accra Kenkey Seller and fried fish

Income details

Monthly _____ weekly Gh¢ 1,800 Daily 300

Previous loan obtained from MJY3 GHc N/A Date _____

Current working capital GHc 2,000 Loans from other sources GHc _____ Date _____

identification

Identification: National ID # GHA-720364835-0 Passport # _____

Date of issue 13/02/2020 Expiry date 12/02/2030 Place of Issue Sea View-Elmna

Purpose for the loan Expansion of business. GH¢1,000. -



MICRO-CREDIT ENTERPRISE

Loan repayments

Daily GHc Weekly GHc 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
 (...Victoria Hayford.....) 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 20/02/2024

RTP



MICRO-CREDIT ENTERPRISE

Guarantor

I Mavis Arthur hereby guarantee a loan of GHc 1000.00

Being granted to (Full name of borrower) Victoria Hayford

Whom I am related to as Mother to my friend

I Mavis Arthur 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 01/03/2000 Age 24 yrs Gender Female

Mobile 0546674679 Email

Postal Address..... House Address 15/23 Lime Street - Elmina

Please indicate a visible landmark

Identification: National ID # 64A-723687484-9 Passport #

Date of issue 10/07/2020 Expiry date 09/07/2030 Place of issue Powesho Bridge - El.

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

Self employed ☒ nature of business Beffcoat maker & seller

Business location/address Lime Street - Elmina

Please indicate a visible landmark Emme bag Store - (behind)

Unemployed.....

Profession years of experience

Guarantor's income details. Monthly..... Weekly 2400 Daily 400

Guarantor's signature/thumb print Date 20/02/2024

Official use only

Loan officer.....

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I, Victoria Hayford... 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 he 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, John Cosmas Addo do hereby agree that I am serving as the interpreter for Victoria Hayford and

(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)

[Signature]

Client signature and thumb print (Required)

[Signature]
K
P

Guarantor signature and thumb print (Required)

[Signature]