

Recommended by Delpin Cobbinah

Loan Application form



MICRO-CREDIT ENTERPRISE

First Name ESTHER Middle Name

Surname BOSOMEFI

Date of Birth 18/10/1975 Age Gender FEMALE

Postal Address House Address 11/20 AKOTOBINISIM

NOTE: please indicate a visible landmark to your home address NEAR PANGIMA DRUG STORE

Years at this current address 10 mm/yyyy Rent Own ☒ Mortgage

Mobile 0543437571 Email

Spouse Name Last Name

Mobile # Email

Date of birth dd/mm/yyyy Age Number of children 4 dependents 2

Employment

Self Employed ☒ Employee Unemployed

Profession Employer Name and address

..... years of experience

Business location. Indicate visible landmark AKOTOBISIM

Self employed: business type and details

PROVISION STORE

Income details

Monthly weekly GHS 1400 Daily GHS 200

Previous loan obtained from MJY3 GHc Date

Current working capital GHc 10,000 Loans from other sources GHc Date

Identification

Identification: National ID # GHA-719306864-0 Passport #

Date of issue 02/02/2020 Expiry date 02/02/2030 Place of Issue Elmina

Purpose for the loan GHS 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.....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.

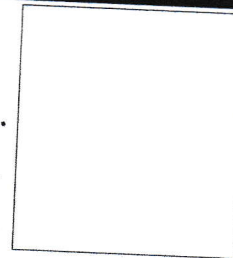
THE PROVISION IN THIS DOCUMENT CLEARLY EXPLAINED TO ME
(.....ESTHER BOSOMEFI.....) IN THEFANTE.... LANGUAGE,
THAT I FLUENTLY SPEAK AND UNDERSTAND, AND HAVE UNDERSTOOD THE
TERMS OF THIS CONTRACT. I THEREFORE APPEND MY MARK TO THE TERMS AND
CONDITION AS STATED IN THEREOF.

APPLICANT SIGNATURE/THUMB PRINT..........DATE.....19/01/2024.....



MICRO-CREDIT ENTERPRISE

Guarantor



I JANET YAKY hereby guarantee a loan of GHc 1000

Being granted to (Full name of borrower) ESTHER BASOMETI

Whom I am related to as FRIEND

I JANET YAKY 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 21/04/1990 Age 34 Gender FEMALE

Mobile 0340 976759 Email -

Postal Address - House Address 10/1006 PANGUMA

Please indicate a visible landmark NEAR RED HOUSE

Identification: National ID # GHANA CARD 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 SEAMSTRESS

Business location/address AKOTOBISIM

Please indicate a visible landmark NEAR PANGUMA

Unemployed.....

Profession years of experience

Guarantor's income details. Monthly..... Weekly GH/1220 Daily GH/250

Guarantor's signature/thumb print [Signature] Date 19/01/2024

Official use only

Loan officer Alvin Bediako

Approval date.....

Approved by.....

Disbursed by.....

Loan disbursement date.....

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I, ESTHER BOSOMFEH 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 ESTHER BOSOMFEH and JANEY YAKY

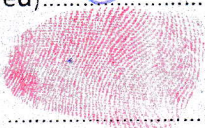
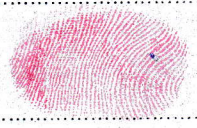
(Borrower)

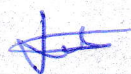
(Guarantor)

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)..........