

E A Group - 1

G. L: ELIZABETH ABAKAH

Loan Application form



MICRO-CREDIT ENTERPRISE

First Name Elizabeth Middle Name _____
Surname Abakar
Date of Birth 11/06/1990 Age 34 Gender Female
Postal Address - House Address B369 BROHYIBIMA
NOTE: please indicate a visible landmark to your home address OPPOSITE Manchester School
Years at this current address 14 mm/yyyy Rent _____ Own ☒ Mortgage _____
Mobile 0241434189 Email -
Spouse Name Theo Last Name -
Mobile # - Email -
Date of birth dd/mm/yyyy - Age - Number of children 4 dependents 4

Employment

Self Employed ☒ Employee _____ Unemployed _____

Profession _____ Employer Name and address _____
years of experience 15

Business location. Indicate visible landmark BROHYIBIMA

Self employed: business type and details PROVISION STORE

Income details

Monthly - weekly GH¢ 5,600 Daily GH¢ 800

Previous loan obtained from MJY3 GHc - Date -

Current working capital GHc 200,000 Loans from other sources GHc - Date -

Identification

Identification: National ID # GH-719703158-3 Passport # -

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

Purpose for the loan GH¢ 3000 For Business



MICRO-CREDIT ENTERPRISE

Loan repayments

Daily GHc Weekly GHc 150 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
(.....Elizabeth Abakar.....) 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.....[Signature].....DATE.....25/01/2024.....

**MICRO-CREDIT ENTERPRISE**Guarantor

I THEOPHILUS ARTHIM hereby guarantee a loan of GHc 3000

Being granted to (Full name of borrower) ELIZABETH ABAKAR

Whom I am related to as UNCLE

I THEOPHILUS ARTHIM 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 11/11/1986 Age 38 Gender MALE

Mobile 0245890023 Email -

Postal Address - House Address B3/09 BRONYIBIPIA

Please indicate a visible landmark NEAR TRANSFER

Identification: National ID # GHANA CARD Passport # -

Date of issue 29/01/2020 Expiry date 28/01/2030 Place of issue EFIMA

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

Self employed ☒ nature of business LOTTO AGENT

Business location/address EFIMA JUNCTION

Please indicate a visible landmark NEAR C.C.B BANK

Unemployed.....

Profession years of experience 5

Guarantor's income details. Monthly..... Weekly GHc 1400 Daily GHc 200

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

Official use only

Loan officer Gloria Bediako

Approval date.....

Approved by.....

Disbursed by.....

Loan disbursement date.....

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I, Elizabeth Abakar 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, H/A do hereby agree that I am serving as the interpreter for and.....
(Borrower) (Guarantor)

Clients of MJY3 concerning this loan agreement in the 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).....