Loan Application form

MICRO-CREDIT ENTERPRISE

First Name FRANK Middle Name KOJO

Surname AFFUL

Date of Birth 17/02/1964 Age ...... Gender MALE

Postal Address ...... House Address HM 44/10 TETEREM ELMINA

NOTE: please indicate a visible landmark to your home address NEAR ASSEMBLIES OF GOD CHURCH

Years at this current address 4 mm/yyyy Rent ✓ Own ...... Mortgage ......

Mobile 0244978553 Email ......

Spouse Name MARY EFUA Last Name AMOS

Mobile # ...... Email ......

Date of birth dd/mm/yyyy ...... Age ...... Number of children 8 dependents 6

Employment

Self Employed ✓ Employee ...... Unemployed ......

Profession ...... Employer Name and address ......

...... years of experience 10

Business location. Indicate visible landmark ELMINA FISHRIES

Self employed: business type and details SEA FOOD VENDOR

......

Income details

Monthly ...... weekly GH¢ 4000 Daily GH¢ 500

Previous loan obtained from MJY3 GHc 3000 Date 04/01/2023

Current working capital GHc 3000 Loans from other sources GHc ...... Date ......

identification

Identification: National ID # GHA-72854743-9 Passport # ......

Date of issue 12/07/2020 Expiry date 11/07/2030 Place of Issue ELMINA

Purpose for the load GH¢ 5000 FOR BUSINESS

Loan Application form

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Loan repayments

Daily GHc .... Weekly GHc .... Bi-Weekly GHc .... Monthly GHc ....

Collateral

What assets are you using as a security for this loan ?

Items	Value	Location	Date acquired
Land			
House			
Equipment/Tools			

CONDITIONAL CLAUSE FOR PAYENT 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 (..FRANK KOJO AFFUL..........) 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 02/05/2024

Loan guarantor form

MICRO-CREDIT ENTERPRISE

Guarantor

I ...KWESI TAWIAH... hereby guarantee a loan of GHc 5000...

Being granted to (Full name of borrower) ...FRANK AFFUL...

Whom I am related to as ...FRIEND...

I ...KWESI TAWIAH...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 13/02/1971... Age ... .. Gender...MALE...

Mobile 0249882409... Email ...

Postal Address... House Address ...

Please indicate a visible landmark ...

Identification: National ID # GHA-720081889-5 Passport # ...

Date of issue 11/02/2020. Expiry date 10/02/2030... Place of issue.ELMINA... ...

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

...

Self employed ✓... nature of business ...FISHERMAN...

Business location/address ...ELMINA FISHRIES...

Please indicate a visible landmark...ELMINA FISHRIES...

Unemployed...

Profession ... years of experience 20...

Guarantor's income details. Monthly... Weekly GHC... Daily GHC...

Guarantor's signature/thumb print ... Date 02/05/2024...

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 FRANK KOJO AFFUL 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 N/A do hereby agree that I am serving as the interpreter for FRANK AFFUL and KWESI TAWIAH

(Borrower) (Guarantor)

Clients of MJY3 concerning this loan agreement in the N/A 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) N/A

Client signature and thumb print (Required) F.K. Afful

Guarantor signature and thumb print (Required)