Loan Application form

MICRO-CREDIT ENTERPRISE

First Name SHAIBU Middle Name

Surname BIMTU

Date of Birth 15/05/1967 Age Gender FEMALE

Postal Address House Address HN CK-0040-2698

NOTE: please indicate a visible landmark to your home address BEHIND JETERIM PARLIAMENT

Years at this current address 7 mm/yyyy Rent ✓ Own Mortgage

Mobile 0547651660 Email

Spouse Name Last Name

Mobile # Email

Date of birth dd/mm/yyyy Age Number of children 2 dependents 3

Employment

Self Employed ✓ Employee Unemployed

Profession Employer Name and address

years of experience

Business location. Indicate visible landmark NEXT TO ADJO CHOP BAR

Self employed: business type and details FOOD VENDOR NEXT TO ADJO CHOP BAR

Income details

Monthly weekly GH¢ 1500 Daily GH¢ 350

Previous loan obtained from MJY3 GHc 1000 Date 15/02/2024

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

identification

Identification: National ID # GHA-727538800-2 Passport #

Date of issue 13/12/2020 Expiry date 12/12/2030 Place of Issue ELMINA

Purpose for the load GH¢ 2000 FOR BUSINES

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 ?

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 (...SHAIBU BINTU.................................) 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 14/06/2024

Loan guarantor form

MICRO-CREDIT ENTERPRISE

Guarantor

I FRANCIS NYAH hereby guarantee a loan of GHc 2000

Being granted to (Full name of borrower) SHAIBU BINTU

Whom I am related to as FRIEND

I FRANCIS NYAH 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 02/05/1980 Age .... Gender FEMALE

Mobile 0248364668 Email ....

Postal Address .... House Address 15/21 TETERIM

Please indicate a visible landmark ....

Identification: National ID # GHA-719760021-3 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 SELLS FUEL AT THE LOCAL MARKET

Business location/address TETERIM

Please indicate a visible landmark ....

Unemployed ....

Profession .... years of experience 4

Guarantor's income details. Monthly .... Weekly GHC 7500 Daily GHC 1500

Guarantor's signature/thumb print [signature] Date 14/06/2024

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 SHAIBU BINTU 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 IBRAHIM KHALID do hereby agree that I am serving as the interpreter for SHAIBU BINTU and FRANCIS MYAM

(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)...