

Recommended by Hagan Ackomayi

Loan Application form



# MICRO-CREDIT ENTERPRISE

First Name EMMANUEL VIVIAN Middle Name .....

Surname KOOL QUAYSON .....

Date of Birth 13/11/1985 Age ..... Gender FEMALE .....

Postal Address ..... House Address 18/32 TERTERIM .....

NOTE: please indicate a visible landmark to your home address. IN FRONT of PUBLIC TOILET .....

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

Mobile 0597817274 Email .....

Spouse Name ..... 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 .....

Business location. Indicate visible landmark IN FRONT of PUBLIC TOILET .....

Self employed: business type and details FISHMONGER AND FOOD VENDOR .....

## Income details

Monthly ..... weekly GH¢ 9000 Daily GH¢ 1500 .....

Previous loan obtained from MJY3 GHc ..... Date .....

Current working capital GHc 5000 Loans from other sources GHc ..... Date .....

## Identification

Identification: National ID # GH-72053106-5 Passport # .....

Date of issue 15/02/2020 Expiry date 14/02/ Place of Issue EFINA .....

Purpose for the loan FOR BUSINESS GH¢ 1000 .....

**MICRO-CREDIT ENTERPRISE****Guarantor**

I EMMANUEL KOOMSON hereby guarantee a loan of GHc 1000

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

Whom I am related to as NEIGHBOUR

I EMMANUEL KOOMSON 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 15/01/2002 Age 22 Gender MALE

Mobile 0501938302 Email -

Postal Address - House Address 180/62 TEPETERIM

Please indicate a visible landmark IN FRONT OF PUBLIC TOILET

Identification: National ID # GHANA CARD Passport # -

Date of issue 14/02/2020 Expiry date 13/02/2030 Place of issue TAKORADI

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

Self employed ☒ nature of business CARPENTER AND SELLS CLOTHES

Business location/address TEPETERIM

Please indicate a visible landmark NEAR AMERICAN SCHOOL

Unemployed.....

Profession CARPENTER AND SELLS CLOTHES years of experience 4

Guarantor's income details. Monthly - Weekly GHc 1400 Daily 2000 GHc/200

Guarantor's signature/thumb print [Signature] Date 10/01/2024

**Official use only**

Loan officer GUERVA BEDIAKO

Approval date.....

Approved by.....

Disbursed by .....

Loan disbursement date .....

Repayments start date.....

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





# 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  
(Yvonne Quakson) 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 10/01/04

**LOAN LIABILITY AGREEMENT FORM**

I, YIVIAN QUAYSON 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 BEDAKO do hereby agree that I am serving as the interpreter for YIVIAN QUAYSON and EMMANUEL KODJON

(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).....