

Recommended by Elizabeth Nyarko



JY3 Micro Credit Ltd

LOAN APPLICATION FORM AND GUARANTOR INFORMATION

APPLICANT DETAILS

1 FIRST NAME VICTORIA MIDDLE NAME _____
SURNAME BEKE
ADDRESS _____
HOUSE NUMBER 56/20 Asuakyive
NOTE: Please indicate your residential address and a visible landmark
OPPOSITE KEM'KUFFOR
RESIDENCE: ☒ OWNING ☐ RENTAL ☐ MORTGAGE
NUMBER OF YEARS AT THIS ADDRESS: 52 YEARS ☐ MONTHS
SPOUSE NAME _____
PHONE NUMBERS 6546508644
EMAIL ADDRESS _____
NUMBER OF DEPENDENTS 3 NUMBER OF CHILDREN 4
D.O.B 65/10/1971

IDENTIFICATION

ID TYPE: ☐ VOTER ☐ D. LIC ☐ NHIS ☐ PASSPORT ☒ NATIONAL
ID NUMBER 94A-720646254-8 PLACE OF ISSUE ELMINA
DATE OF ISSUE 17/02/2020 EXPIRY DATE 16/02/2030



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EMPLOYMENT DETAILS

EMPLOYER'S NAME _____

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

SELLS FOOD VENDOR / RETAIL 4 DRINKS AND WATER

BUSINESS LOCATION/ADDRESS ASUAKYIRE BESIDE KEN - KUFFOUR

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 8 POSITION OWNER

WEEKLY INCOME GHD 1500 DAILY INCOME GHD 250

LOAN HISTORY

PREVIOUS AMOUNT OBTAINED FROM JY3 _____ DATE _____

LOANS OBTAINED FROM OTHER SOURCES _____

CURRENT WORKING CAPITAL GHD 3500

LOAN AMOUNT BEING REQUESTED NOW GHD 1000

REASONS FOR THE LOAN _____

FOR BUSINESS

BI-WEEKLY PAYMENTS _____ MONTHLY PAYMENTS _____

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>
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LAND

BUILDING

EQUIPMENT/TOOLS



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CONDITIONAL CLAUSE FOR PAYMENT DEFAULTER

PAYMENT PERIOD Four MONTHS

I AGREE TO PAY A DAILY DEFAULT CHARGE OF GH¢ 2.00 AS LONG AS I REMAIN IN DEFAULT IN MY INSTALLMENT REPAYMENT AFTER MY BI-WEEKLY OR MONTHLY DUE DATE.

THE PROVISIONS IN THIS DOCUMENT HAVE BEEN CLEARLY EXPLAINED TO ME (VICTORIA BEKE) IN THE TANTE LANGUAGE, THAT I FLUENTLY SPEAK AND UNDERSTAND. AND HAVE UNDERSTOOD THE TERMS OF THIS CONTRACT. I THEREFORE APPEND MY MARK TO THE TERMS AND CONDITIONS AS STATED IN THEREOF.

APPLICANT SIGNATURE / TUMB PRINT  DATE 27/11/2023

GUARANTOR

I AGARTHA OLIVIA RHULE HEREBY GUARANTEE A LOAN OF Ghd 1000 BEING GRANTED TO (FULL NAME OF BORROWER) VICTORIA BEKE WHOM I AM RELATED AS CHURCH MEMBER.

AGE 45 TELL: 0240905660 GUARANTOR'S WORK CLEANER AT YCC

I AGARTHA OLIVIA RHULE SOLEMNLY PLEDGE TO BE LIABLE FOR ALL PAYMENTS, LOAN PRINCIPAL, INTEREST, DEFAULT CHARGES AND OTHER COLLECTION COSTS. WHEN THIS LOAN IS IN DEFAULT, 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

SIGNATURE / THUMBPRINT 

D.O.B 15/08/1978
TERIERIM, MIPPOH

Passport Photo

LOAN LIABILITY AGREEMENT FORM

I, VICTORIA BEKOE..... 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 in 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 BEDIKO..... do hereby agree that I am serving as the interpreter for VICTORIA BEKOE..... and HE AGARTHA OLIVA RHULE.....

(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).....